THE PNC FINANCIAL SERVICES GROUP, INC.

FINANCIAL SUPPLEMENT
FIRST QUARTER 2014
(Unaudited)
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The information contained in this Financial Supplement is preliminary, unaudited and based on data available on April 16, 2014. We have reclassified certain prior period amounts to be consistent with the current period presentation, which we believe is more meaningful to readers of our consolidated financial statements. This information speaks only as of the particular date or dates included in the schedules. We do not undertake any obligation to, and disclaim any duty to, correct or update any of the information provided in this Financial Supplement. Our future financial performance is subject to risks and uncertainties as described in our United States Securities and Exchange Commission (SEC) filings.

BUSINESS

PNC is one of the largest diversified financial services companies in the United States and is headquartered in Pittsburgh, Pennsylvania. PNC has businesses engaged in retail banking, corporate and institutional banking, asset management and residential mortgage banking, providing many of its products and services nationally, as well as other products and services in PNC’s primary geographic markets located in Pennsylvania, Ohio, New Jersey, Michigan, Illinois, Maryland, Indiana, North Carolina, Florida, Kentucky, Washington, D.C., Delaware, Alabama, Virginia, Missouri, Georgia, Wisconsin and South Carolina. PNC also provides certain products and services internationally.
<table>
<thead>
<tr>
<th></th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
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<tbody>
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<td><strong>Interest Income</strong></td>
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<td></td>
<td></td>
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<tr>
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<td><strong>Total interest income</strong></td>
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<td>Deposits</td>
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<td>Borrowed funds</td>
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<td><strong>Total interest expense</strong></td>
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<td>213</td>
<td>214</td>
<td>211</td>
<td>222</td>
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<td><strong>Net interest income</strong></td>
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<td>2,266</td>
<td>2,234</td>
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<td>2,389</td>
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<td><strong>Noninterest Income</strong></td>
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<td>Asset management</td>
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<td>Consumer services</td>
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<td>327</td>
<td>316</td>
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<td>Corporate services (a)</td>
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<td>301</td>
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<td>326</td>
<td>277</td>
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<td>Residential mortgage (b)</td>
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<td>271</td>
<td>199</td>
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<td>Service charges on deposits</td>
<td>147</td>
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<td>147</td>
<td>136</td>
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<td>Net gains on sales of securities</td>
<td>10</td>
<td>3</td>
<td>21</td>
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<td>14</td>
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<td>Net other-than-temporary impairments (c)</td>
<td>(2)</td>
<td>-</td>
<td>(2)</td>
<td>(4)</td>
<td>(10)</td>
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<td>Other (d)</td>
<td>311</td>
<td>383</td>
<td>360</td>
<td>455</td>
<td>311</td>
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<td><strong>Total noninterest income</strong></td>
<td>1,582</td>
<td>1,807</td>
<td>1,686</td>
<td>1,806</td>
<td>1,566</td>
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<td><strong>Total revenue</strong></td>
<td>3,777</td>
<td>4,073</td>
<td>3,920</td>
<td>4,064</td>
<td>3,955</td>
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<td><strong>Provision For Credit Losses</strong></td>
<td>94</td>
<td>113</td>
<td>137</td>
<td>157</td>
<td>236</td>
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<td><strong>Noninterest Expense</strong></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Personnel</td>
<td>1,080</td>
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<td>1,181</td>
<td>1,186</td>
<td>1,169</td>
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<td>Occupancy</td>
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<td>211</td>
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<td>Equipment</td>
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<td>197</td>
<td>194</td>
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<td>183</td>
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<td>Marketing</td>
<td>52</td>
<td>66</td>
<td>68</td>
<td>67</td>
<td>45</td>
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<td>Other (e)</td>
<td>713</td>
<td>833</td>
<td>746</td>
<td>757</td>
<td>760</td>
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<td><strong>Total noninterest expense</strong></td>
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<td>2,514</td>
<td>2,394</td>
<td>2,405</td>
<td>2,368</td>
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<td><strong>Income before income taxes and noncontrolling interests</strong></td>
<td>1,419</td>
<td>1,446</td>
<td>1,389</td>
<td>1,502</td>
<td>1,351</td>
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<tr>
<td><strong>Income taxes (e)</strong></td>
<td>359</td>
<td>372</td>
<td>361</td>
<td>387</td>
<td>356</td>
</tr>
<tr>
<td><strong>Net income</strong></td>
<td>1,060</td>
<td>1,074</td>
<td>1,028</td>
<td>1,115</td>
<td>995</td>
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<tr>
<td>Less: Net income (loss) attributable to noncontrolling interests (e)</td>
<td>(2)</td>
<td>13</td>
<td>2</td>
<td>4</td>
<td>(8)</td>
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<td>Preferred stock dividends and discount accretion and redemptions</td>
<td>70</td>
<td>50</td>
<td>71</td>
<td>53</td>
<td>75</td>
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<tr>
<td><strong>Net income attributable to common shareholders</strong></td>
<td>$992</td>
<td>$1,011</td>
<td>$955</td>
<td>$1,058</td>
<td>$928</td>
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<tr>
<td><strong>Earnings Per Common Share</strong></td>
<td>$1.86</td>
<td>$1.90</td>
<td>$1.80</td>
<td>$2.00</td>
<td>$1.76</td>
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<td>Basic</td>
<td>$1.82</td>
<td>$1.87</td>
<td>$1.77</td>
<td>$1.98</td>
<td>$1.74</td>
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<td>Diluted</td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>Average Common Shares Outstanding</strong></td>
<td>532</td>
<td>530</td>
<td>529</td>
<td>528</td>
<td>526</td>
</tr>
<tr>
<td>Basic</td>
<td>539</td>
<td>535</td>
<td>534</td>
<td>531</td>
<td>528</td>
</tr>
<tr>
<td>Diluted</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Efficiency</strong></td>
<td>60%</td>
<td>62%</td>
<td>61%</td>
<td>59%</td>
<td>60%</td>
</tr>
<tr>
<td><strong>Noninterest income to total revenue</strong></td>
<td>42%</td>
<td>44%</td>
<td>43%</td>
<td>44%</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Effective tax rate (f)</strong></td>
<td>25.3%</td>
<td>25.7%</td>
<td>26.0%</td>
<td>25.8%</td>
<td>26.4%</td>
</tr>
</tbody>
</table>

For additional information regarding footnotes (a), (b) and (d) below, refer to Selected Noninterest Income Statement Information on page 3.

(a) Includes commercial mortgage servicing rights valuation adjustments, net of economic hedge.
(b) Includes benefit/provisions for residential mortgage repurchase obligations.
(c) Net other-than-temporary impairments for the three months ended December 31, 2013 was less than $.5 million.
(d) Includes gains on sales of Visa Class B common shares and credit valuations related to customer initiated hedging activities.
(e) Prior period amounts have been updated to reflect first quarter 2014 adoption of Accounting Standards Update (ASU) 2014-01 related to low income housing tax credits.
(f) The effective income tax rates are generally lower than the statutory rate due to the relationship of pretax income to tax credits and earnings that are not subject to tax.
### Consolidated Balance Sheet (Unaudited)

<table>
<thead>
<tr>
<th></th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and due from banks (a)</td>
<td>$4,723</td>
<td>$4,043</td>
<td>$4,908</td>
<td>$4,051</td>
<td>$3,948</td>
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<tr>
<td>Federal funds sold and resale agreements (b)</td>
<td>1,143</td>
<td>1,986</td>
<td>911</td>
<td>1,613</td>
<td>1,274</td>
</tr>
<tr>
<td>Trading securities</td>
<td>2,381</td>
<td>3,073</td>
<td>1,603</td>
<td>2,109</td>
<td>2,243</td>
</tr>
<tr>
<td>Interest-earning deposits with banks (a) (c)</td>
<td>14,877</td>
<td>12,135</td>
<td>8,047</td>
<td>3,797</td>
<td>1,541</td>
</tr>
<tr>
<td>Loans held for sale (b)</td>
<td>2,102</td>
<td>2,255</td>
<td>2,399</td>
<td>3,814</td>
<td>3,295</td>
</tr>
<tr>
<td>Investment securities (a)</td>
<td>58,644</td>
<td>60,294</td>
<td>57,260</td>
<td>189,775</td>
<td>186,504</td>
</tr>
<tr>
<td>Allowance for loan and lease losses (a)</td>
<td>(3,530)</td>
<td>(3,609)</td>
<td>(3,691)</td>
<td>(3,772)</td>
<td>(3,828)</td>
</tr>
<tr>
<td>- Net loans</td>
<td>194,712</td>
<td>192,004</td>
<td>189,165</td>
<td>186,003</td>
<td>182,676</td>
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<tr>
<td>- Goodwill</td>
<td>9,074</td>
<td>9,074</td>
<td>9,074</td>
<td>9,075</td>
<td>9,075</td>
</tr>
<tr>
<td>- Other intangible assets</td>
<td>2,115</td>
<td>2,216</td>
<td>2,194</td>
<td>2,153</td>
<td>1,921</td>
</tr>
<tr>
<td>- Equity investments (a) (d) (e)</td>
<td>10,337</td>
<td>10,560</td>
<td>10,178</td>
<td>9,945</td>
<td>10,914</td>
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<tr>
<td>- Other (a) (b)</td>
<td>23,315</td>
<td>22,552</td>
<td>22,733</td>
<td>24,297</td>
<td>24,470</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$323,423</td>
<td>$320,192</td>
<td>$308,472</td>
<td>$304,306</td>
<td>$300,718</td>
</tr>
</tbody>
</table>

| **Liabilities** |               |                  |                   |             |              |
| Deposits        |               |                  |                   |             |              |
| Noninterest-bearing | $70,063 | $70,306 | $68,747 | $66,708 | $64,652 |
| Interest-bearing | 152,319 | 150,625 | 147,327 | 145,571 | 146,968 |
| **Total deposits** | 222,382 | 220,931 | 216,074 | 212,279 | 211,620 |
| Borrowed funds  |               |                  |                   |             |              |
| Federal funds purchased and repurchase agreements | 3,233 | 4,289 | 3,165 | 4,303 | 4,000 |
| Federal Home Loan Bank borrowings | 13,911 | 12,912 | 8,479 | 8,481 | 5,483 |
| Bank notes and senior debt | 13,861 | 12,603 | 11,924 | 11,177 | 10,918 |
| Subordinated debt | 8,289 | 8,244 | 7,829 | 7,113 | 7,996 |
| Commercial paper (a) | 4,923 | 4,997 | 6,994 | 6,400 | 6,953 |
| Other (a) (b) | 2,589 | 3,060 | 1,882 | 2,390 | 2,297 |
| **Total borrowed funds** | 46,806 | 46,105 | 40,273 | 39,864 | 37,647 |
| Allowance for unfunded loan commitments and letters of credit | 228 | 242 | 235 | 242 | 238 |
| **Total liabilities** | 278,505 | 276,155 | 265,725 | 262,429 | 258,694 |

| **Equity**      |               |                  |                   |             |              |
| Preferred stock (f) |               |                  |                   |             |              |
| Common stock - $5 par value |               |                  |                   |             |              |
| Authorized 800 shares, issued 540, 540, 539, 539, and 538 shares | 2,700 | 2,698 | 2,695 | 2,693 | 2,690 |
| Capital surplus - preferred stock | 3,943 | 3,941 | 3,940 | 3,939 | 3,591 |
| Capital surplus - common stock and other | 12,394 | 12,416 | 12,310 | 12,234 | 12,174 |
| Retained earnings (e) | 24,010 | 23,251 | 22,474 | 21,752 | 20,928 |
| Accumulated other comprehensive income (loss) | 656 | 436 | 47 | 45 | 767 |
| Common stock held in treasury at cost: 6, 7, 7, 8 and 9 shares | (382) | (408) | (423) | (453) | (552) |
| **Total shareholders’ equity** | 43,321 | 42,334 | 41,043 | 40,210 | 39,598 |
| Noncontrolling interests (e) | 1,597 | 1,703 | 1,704 | 1,667 | 2,426 |
| **Total equity** | 44,918 | 44,037 | 42,747 | 41,877 | 42,024 |
| **Total liabilities and equity** | $323,423 | $320,192 | $308,472 | $304,306 | $300,718 |

(a) Amounts include consolidated variable interest entities. Our 2013 Form 10-K included, and our first quarter 2014 Form 10-Q will include, additional information regarding these items.

(b) Amounts include assets and liabilities for which PNC has elected the fair value option. Our 2013 Form 10-K included, and our first quarter 2014 Form 10-Q will include, additional information regarding these items.

(c) Amounts include balances held with the Federal Reserve Bank of Cleveland of $14.5 billion, $11.7 billion, $7.6 billion, $3.3 billion and $1.1 billion as of March 31, 2014, December 31, 2013, September 30, 2013, June 30, 2013 and March 31, 2013, respectively.

(d) Amounts include our equity interest in BlackRock.

(e) Prior period amounts have been updated to reflect first quarter 2014 adoption of ASU 2014-01 related to low income housing tax credits.

(f) Par value less than $.5 million at each date.
Capital Ratios (Unaudited)  

<table>
<thead>
<tr>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>2013</td>
<td>2013</td>
<td>2013</td>
<td>2013</td>
</tr>
</tbody>
</table>

Transitional Basel III (a) (b) (c)  
- **Common equity Tier 1 (d)**  
  - 10.8%  
- **Tier 1 risk-based**  
  - 12.5%  
- **Total capital risk-based**  
  - 15.7%  
- **Leverage**  
  - 11.1%  

Basel 1 Ratios (e)  
- **Tier 1 common**  
  - N/A  
  - 10.5%  
  - 10.3%  
  - 10.1%  
  - 9.8%  
- **Tier 1 risk-based**  
  - N/A  
  - 12.4%  
  - 12.3%  
  - 12.0%  
  - 11.6%  
- **Total risk-based**  
  - N/A  
  - 15.8%  
  - 15.6%  
  - 15.2%  
  - 14.9%  
- **Leverage**  
  - N/A  
  - 11.1%  
  - 11.1%  
  - 10.9%  
  - 10.4%  

Common shareholders' equity to assets  
- 12.2%  
- 12.0%  
- 12.0%  
- 11.9%  
- 12.0%  

(a) The ratios as of March 31, 2014 are estimated.  
(b) Calculated using the regulatory capital methodology applicable to PNC during 2014.  
(c) See Capital Ratios discussion in the Banking Regulation and Supervision section of Item 1 Business in our 2013 Form 10-K.  
(d) The Basel III common equity Tier 1 capital ratio was previously referred to as the Basel III Tier 1 common capital ratio.  
(e) Ratios for the 2013 periods have not been updated to reflect the first quarter 2014 adoption of ASU 2014-01 related to low income housing tax credits.

Selected Noninterest Income Information (Unaudited)  

<table>
<thead>
<tr>
<th>In millions, except per share data</th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase (Decrease) to Noninterest Income and Impact on Diluted Earnings per Share</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Commercial mortgage servicing rights valuation, net of economic hedge  
  Pretax | $11 | $ (5) | $18 | $44 | $11 |
  After-tax | $7 | $ (3) | $11 | $29 | $7 |
  Impact on diluted earnings per share (a) | $.01 | $.01 | $.02 | $.05 | $.01 |
| Benefit / (provision) for residential mortgage repurchase obligations  
  Pretax | $19 | $124 | $6 | $(73) | $(4) |
  After-tax | $12 | $81 | $4 | $(48) | $(2) |
  Impact on diluted earnings per share (a) | $.02 | $.15 | $.01 | $(.09) | $(.00) |
| Net gains on sales of securities  
  Pretax | $10 | $3 | $21 | $61 | $14 |
  After-tax | $7 | $2 | $13 | $40 | $9 |
  Impact on diluted earnings per share (a) | $.01 | $.00 | $.02 | $.08 | $.02 |
| Gains on sales of Visa Class B common shares  
  Pretax | $62 | $ | $85 | $83 | $ |
  After-tax | $40 | $ | $55 | $54 | $ |
  Impact on diluted earnings per share (a) | $.07 | $.10 | $.10 | $.10 | $.10 |
| Credit valuations related to customer-related derivatives activities  
  Pretax | $(14) | $16 | $(1) | $39 | $2 |
  After-tax | $(9) | $11 | - | $25 | $1 |
  Impact on diluted earnings per share (a) | $(.02) | $.02 | $(.00) | $.05 | $.00 |

(a) In calculating impact on diluted earnings per share in the table above, after-tax amounts for the income statement items were calculated using a statutory federal income tax rate of 35%.
**Average Consolidated Balance Sheet (Unaudited) (a)**

<table>
<thead>
<tr>
<th>Assets</th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Interest-earning assets:</strong></td>
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<td></td>
</tr>
<tr>
<td>Investment securities</td>
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<td>Securities available for sale</td>
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<tr>
<td>Residential mortgage-backed</td>
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</tr>
<tr>
<td>Agency</td>
<td>$21,823</td>
<td>$22,327</td>
<td>$23,674</td>
<td>$24,339</td>
<td>$25,168</td>
</tr>
<tr>
<td>Non-agency</td>
<td>5,375</td>
<td>5,539</td>
<td>5,862</td>
<td>5,889</td>
<td>6,025</td>
</tr>
<tr>
<td>Commercial mortgage-backed</td>
<td>4,474</td>
<td>4,460</td>
<td>4,349</td>
<td>3,855</td>
<td>3,745</td>
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<tr>
<td>Asset-backed</td>
<td>5,593</td>
<td>5,814</td>
<td>5,962</td>
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<td>5,731</td>
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<tr>
<td>U.S. Treasury and government agencies</td>
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<td>2,507</td>
<td>2,013</td>
<td>2,074</td>
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<tr>
<td>State and municipal</td>
<td>2,652</td>
<td>2,275</td>
<td>2,354</td>
<td>2,182</td>
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<tr>
<td>Other debt</td>
<td>2,505</td>
<td>2,523</td>
<td>2,630</td>
<td>2,728</td>
<td>2,649</td>
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<tr>
<td>Corporate stocks and other</td>
<td>409</td>
<td>359</td>
<td>339</td>
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<td>368</td>
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<td>45,804</td>
<td>47,183</td>
<td>47,290</td>
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<tr>
<td>Securities held to maturity</td>
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<tr>
<td>Residential mortgage-backed</td>
<td>5,995</td>
<td>5,726</td>
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<td>1,004</td>
<td>1,047</td>
<td>1,064</td>
<td>978</td>
<td>826</td>
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<td>U.S. Treasury and government agencies</td>
<td>240</td>
<td>238</td>
<td>236</td>
<td>233</td>
<td>231</td>
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<tr>
<td>State and municipal</td>
<td>1,055</td>
<td>1,056</td>
<td>658</td>
<td>640</td>
<td>639</td>
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<tr>
<td>Other</td>
<td>337</td>
<td>341</td>
<td>346</td>
<td>349</td>
<td>352</td>
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<td>11,561</td>
<td>9,374</td>
<td>9,554</td>
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<td></td>
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<td></td>
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<td>88,185</td>
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<td>86,015</td>
<td>83,476</td>
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<td>20,587</td>
<td>19,558</td>
<td>18,860</td>
<td>18,850</td>
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<td>7,428</td>
<td>7,296</td>
<td>7,350</td>
<td>7,241</td>
</tr>
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<td>Consumer</td>
<td>63,093</td>
<td>63,203</td>
<td>62,277</td>
<td>61,587</td>
<td>61,411</td>
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<tr>
<td>Residential real estate</td>
<td>14,849</td>
<td>15,180</td>
<td>14,918</td>
<td>14,794</td>
<td>15,121</td>
</tr>
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<td>Total loans</td>
<td>196,581</td>
<td>194,583</td>
<td>190,505</td>
<td>188,606</td>
<td>186,099</td>
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<td>Interest-earning deposits with banks</td>
<td>12,157</td>
<td>10,455</td>
<td>4,626</td>
<td>2,063</td>
<td>2,410</td>
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<td>2,225</td>
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<td>3,072</td>
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<td>864</td>
<td>664</td>
<td>1,141</td>
<td>1,176</td>
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<td>Other</td>
<td>5,296</td>
<td>4,993</td>
<td>4,183</td>
<td>4,376</td>
<td>4,685</td>
</tr>
<tr>
<td>Total interest-earning assets</td>
<td>275,778</td>
<td>270,485</td>
<td>259,606</td>
<td>256,102</td>
<td>256,180</td>
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<tr>
<td>Non-interest-earning assets:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allowance for loan and lease losses</td>
<td>(3,591)</td>
<td>(3,667)</td>
<td>(3,761)</td>
<td>(3,821)</td>
<td>(3,937)</td>
</tr>
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<td>Cash and due from banks</td>
<td>3,890</td>
<td>3,904</td>
<td>3,984</td>
<td>3,869</td>
<td>4,055</td>
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<tr>
<td>Other</td>
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<td>43,346</td>
<td>43,371</td>
<td>45,783</td>
<td>47,068</td>
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<tr>
<td>Total assets</td>
<td>$319,562</td>
<td>$314,068</td>
<td>$303,200</td>
<td>$301,933</td>
<td>$303,366</td>
</tr>
</tbody>
</table>

(a) Calculated using average daily balances.
Average Consolidated Balance Sheet (Unaudited) (Continued) (a)

<table>
<thead>
<tr>
<th>In millions</th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities and Equity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest-bearing liabilities:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money market</td>
<td>$74,034</td>
<td>$73,534</td>
<td>$70,557</td>
<td>$69,123</td>
<td>$69,003</td>
</tr>
<tr>
<td>Demand</td>
<td>42,635</td>
<td>41,151</td>
<td>39,866</td>
<td>40,172</td>
<td>39,372</td>
</tr>
<tr>
<td>Savings</td>
<td>11,408</td>
<td>11,010</td>
<td>11,007</td>
<td>11,124</td>
<td>10,671</td>
</tr>
<tr>
<td>Retail certificates of deposit</td>
<td>20,538</td>
<td>21,138</td>
<td>21,859</td>
<td>22,641</td>
<td>23,488</td>
</tr>
<tr>
<td>Time deposits in foreign offices and other time</td>
<td>2,069</td>
<td>2,013</td>
<td>1,804</td>
<td>2,164</td>
<td>2,267</td>
</tr>
<tr>
<td>Total interest-bearing deposits</td>
<td>150,684</td>
<td>148,846</td>
<td>145,093</td>
<td>145,224</td>
<td>144,801</td>
</tr>
<tr>
<td>Borrowed funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal funds purchased and repurchase agreements</td>
<td>4,250</td>
<td>4,120</td>
<td>2,967</td>
<td>4,132</td>
<td>4,328</td>
</tr>
<tr>
<td>Federal Home Loan Bank borrowings</td>
<td>13,100</td>
<td>11,348</td>
<td>8,208</td>
<td>7,218</td>
<td>7,657</td>
</tr>
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<td>Bank notes and senior debt</td>
<td>13,327</td>
<td>12,252</td>
<td>11,256</td>
<td>10,886</td>
<td>10,469</td>
</tr>
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<td>Subordinated debt</td>
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<td>7,900</td>
<td>7,334</td>
<td>7,003</td>
<td>7,249</td>
</tr>
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<td>Commercial paper</td>
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<td>5,297</td>
<td>7,109</td>
<td>7,263</td>
<td>7,967</td>
</tr>
<tr>
<td>Other</td>
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<td>2,156</td>
<td>1,792</td>
<td>2,099</td>
<td>2,057</td>
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<tr>
<td>Total borrowed funds</td>
<td>46,388</td>
<td>43,073</td>
<td>38,666</td>
<td>38,601</td>
<td>39,727</td>
</tr>
<tr>
<td>Total interest-bearing liabilities</td>
<td>197,072</td>
<td>191,919</td>
<td>183,759</td>
<td>183,825</td>
<td>184,528</td>
</tr>
<tr>
<td>Noninterest-bearing liabilities and equity:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Noninterest-bearing deposits</td>
<td>67,679</td>
<td>68,193</td>
<td>66,834</td>
<td>64,749</td>
<td>64,850</td>
</tr>
<tr>
<td>Allowance for unfunded loan commitments and letters of credit</td>
<td>241</td>
<td>236</td>
<td>242</td>
<td>238</td>
<td>249</td>
</tr>
<tr>
<td>Accrued expenses and other liabilities</td>
<td>10,123</td>
<td>10,622</td>
<td>10,327</td>
<td>10,890</td>
<td>11,858</td>
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<td>Equity</td>
<td>44,447</td>
<td>43,098</td>
<td>42,038</td>
<td>42,231</td>
<td>41,881</td>
</tr>
<tr>
<td>Total liabilities and equity</td>
<td>$319,562</td>
<td>$314,068</td>
<td>$303,200</td>
<td>$301,933</td>
<td>$303,366</td>
</tr>
</tbody>
</table>

(a) Calculated using average daily balances.

Supplemental Average Balance Sheet Information (Unaudited)

<table>
<thead>
<tr>
<th>Deposits and Common Shareholders' Equity</th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest-bearing deposits</td>
<td>$150,684</td>
<td>$148,846</td>
<td>$145,093</td>
<td>$145,224</td>
<td>$144,801</td>
</tr>
<tr>
<td>Noninterest-bearing deposits</td>
<td>67,679</td>
<td>68,193</td>
<td>66,834</td>
<td>64,749</td>
<td>64,850</td>
</tr>
<tr>
<td>Total deposits</td>
<td>$218,363</td>
<td>$217,039</td>
<td>$211,927</td>
<td>$209,973</td>
<td>$209,651</td>
</tr>
<tr>
<td>Transaction deposits</td>
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<td>$182,878</td>
<td>$177,257</td>
<td>$174,044</td>
<td>$173,225</td>
</tr>
<tr>
<td>Common shareholders' equity</td>
<td>$38,838</td>
<td>$37,455</td>
<td>$34,606</td>
<td>$36,244</td>
<td>$35,733</td>
</tr>
</tbody>
</table>
Details of Net Interest Margin (Unaudited) (a)

<table>
<thead>
<tr>
<th>Three months ended</th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average yields/rates</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment securities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Securities available for sale</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Residential mortgage-backed</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agency</td>
<td>2.61 %</td>
<td>2.68 %</td>
<td>2.36 %</td>
<td>2.50 %</td>
<td>2.90 %</td>
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<tr>
<td>Non-agency</td>
<td>4.91</td>
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<td>3.81</td>
<td>3.83</td>
<td>3.82</td>
<td>4.00</td>
<td>4.02</td>
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<tr>
<td>Asset-backed</td>
<td>1.79</td>
<td>1.92</td>
<td>1.87</td>
<td>1.80</td>
<td>1.92</td>
</tr>
<tr>
<td>U.S. Treasury and government agencies</td>
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<td>1.36</td>
<td>1.90</td>
<td>1.37</td>
<td>1.65</td>
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<tr>
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<tr>
<td>Other debt</td>
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<td>Corporate stocks and other</td>
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<td>Securities held to maturity</td>
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<td></td>
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<td></td>
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</tr>
<tr>
<td>Residential mortgage-backed</td>
<td>3.55</td>
<td>3.42</td>
<td>3.92</td>
<td>3.26</td>
<td>3.44</td>
</tr>
<tr>
<td>Commercial mortgage-backed</td>
<td>4.09</td>
<td>4.28</td>
<td>4.29</td>
<td>4.34</td>
<td>4.71</td>
</tr>
<tr>
<td>Asset-backed</td>
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<td>1.57</td>
<td>1.59</td>
<td>1.74</td>
<td>1.80</td>
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<tr>
<td>U.S. Treasury and government agencies</td>
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<td>3.82</td>
<td>3.81</td>
<td>3.80</td>
<td>3.77</td>
</tr>
<tr>
<td>State and municipal</td>
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<td>5.65</td>
<td>5.55</td>
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<td>4.23</td>
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<td>2.89</td>
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<td>3.72</td>
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<td>3.11</td>
<td>3.06</td>
<td>3.04</td>
<td>3.27</td>
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<td>3.53</td>
<td>3.62</td>
<td>3.71</td>
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<td>4.31</td>
<td>4.40</td>
<td>4.67</td>
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<td>Residential real estate</td>
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<td>5.00</td>
<td>5.13</td>
<td>5.29</td>
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<tr>
<td>Total loans</td>
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<td>4.02</td>
<td>4.06</td>
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<td>.26</td>
<td>.22</td>
<td>.28</td>
<td>.25</td>
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<tr>
<td>Loans held for sale</td>
<td>4.71</td>
<td>5.40</td>
<td>5.34</td>
<td>4.22</td>
<td>6.49</td>
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<tr>
<td>Federal funds sold and resale agreements</td>
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<td>.79</td>
<td>1.10</td>
<td>.61</td>
<td>.74</td>
</tr>
<tr>
<td>Other</td>
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<td>4.51</td>
<td>4.54</td>
<td>5.26</td>
<td>4.79</td>
</tr>
<tr>
<td>Total yield on interest-earning assets</td>
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<td>3.69</td>
<td>3.79</td>
<td>3.91</td>
<td>4.15</td>
</tr>
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<tr>
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<td>.18</td>
<td>.19</td>
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<tr>
<td>Demand</td>
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<td>.05</td>
<td>.05</td>
<td>.05</td>
<td>.04</td>
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<td>.10</td>
<td>.10</td>
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<td>Retail certificates of deposit</td>
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<td>.82</td>
<td>.85</td>
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<tr>
<td>Time deposits in foreign offices and other time</td>
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<td>.17</td>
<td>.22</td>
<td>.43</td>
<td>.61</td>
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<td>Total interest-bearing deposits</td>
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<td>.22</td>
<td>.23</td>
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<tr>
<td>Borrowed funds</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Federal funds purchased and repurchase agreements</td>
<td>.11</td>
<td>.14</td>
<td>.15</td>
<td>.14</td>
<td>.16</td>
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<tr>
<td>Federal Home Loan Bank borrowings</td>
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<td>.48</td>
<td>.53</td>
<td>.61</td>
</tr>
<tr>
<td>Bank notes and senior debt</td>
<td>1.49</td>
<td>1.51</td>
<td>1.71</td>
<td>1.71</td>
<td>1.83</td>
</tr>
<tr>
<td>Subordinated debt</td>
<td>2.54</td>
<td>2.63</td>
<td>2.89</td>
<td>2.78</td>
<td>2.83</td>
</tr>
<tr>
<td>Commercial paper</td>
<td>.28</td>
<td>.26</td>
<td>.22</td>
<td>.22</td>
<td>.25</td>
</tr>
<tr>
<td>Other</td>
<td>2.20</td>
<td>2.44</td>
<td>2.91</td>
<td>2.62</td>
<td>2.28</td>
</tr>
<tr>
<td>Total borrowed funds</td>
<td>1.18</td>
<td>1.21</td>
<td>1.33</td>
<td>1.28</td>
<td>1.30</td>
</tr>
<tr>
<td>Total rate on interest-bearing liabilities</td>
<td>.44</td>
<td>.44</td>
<td>.46</td>
<td>.46</td>
<td>.48</td>
</tr>
<tr>
<td>Interest rate spread</td>
<td>3.14</td>
<td>3.25</td>
<td>3.33</td>
<td>3.45</td>
<td>3.67</td>
</tr>
<tr>
<td>Net interest margin</td>
<td>3.26 %</td>
<td>3.38 %</td>
<td>3.47 %</td>
<td>3.58 %</td>
<td>3.81 %</td>
</tr>
</tbody>
</table>

(a) Calculated as annualized taxable-equivalent net interest income divided by average earning assets. The interest income earned on certain earning assets is completely or partially exempt from federal income tax. As such, these tax-exempt instruments typically yield lower returns than taxable investments. To provide more meaningful comparisons of yields and margins for all earning assets in calculating net interest margins, in this table we use net interest income on a taxable-equivalent basis by increasing the interest income earned on tax-exempt assets to make it fully equivalent to interest income earned on taxable investments. This adjustment is not permitted under generally accepted accounting principles (GAAP) in the Consolidated Income Statement. The taxable-equivalent adjustments to net interest income for the three months ended March 31, 2014, December 31, 2013, September 30, 2013, June 30, 2013 and March 31, 2013, were $46 million, $45 million, $43 million, $40 million and $40 million, respectively.
THE PNC FINANCIAL SERVICES GROUP, INC.

Total and Core Net Interest Income and Net Interest Margin (Unaudited)

Total and Core Net Interest Income

<table>
<thead>
<tr>
<th>In millions</th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core net interest income (a)</td>
<td>$2,032</td>
<td>$2,075</td>
<td>$2,035</td>
<td>$2,054</td>
<td>$2,140</td>
</tr>
<tr>
<td>Total purchase accounting accretion (a) (b)</td>
<td>163</td>
<td>191</td>
<td>199</td>
<td>204</td>
<td>249</td>
</tr>
<tr>
<td>Total net interest income</td>
<td>$2,195</td>
<td>$2,266</td>
<td>$2,234</td>
<td>$2,258</td>
<td>$2,389</td>
</tr>
</tbody>
</table>

(a) We believe that core net interest income, a non-GAAP measure, and purchase accounting accretion are useful in evaluating the components of net interest income.

(b) Total purchase accounting accretion includes purchase accounting accretion on purchased impaired loans. Refer to the Accretion - Purchased Impaired Loans table on page 11 for details.

Details of Net Interest Margin (c)

<table>
<thead>
<tr>
<th>In millions</th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average yields/rates</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yield on interest earning assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total investment securities</td>
<td>3.02 %</td>
<td>3.11 %</td>
<td>3.06 %</td>
<td>3.04 %</td>
<td>3.27 %</td>
</tr>
<tr>
<td>Total loans</td>
<td>3.95</td>
<td>4.02</td>
<td>4.06</td>
<td>4.19</td>
<td>4.45</td>
</tr>
<tr>
<td>Other</td>
<td>1.62</td>
<td>2.05</td>
<td>2.96</td>
<td>3.50</td>
<td>3.91</td>
</tr>
<tr>
<td>Total yield on interest earning assets</td>
<td>3.58</td>
<td>3.69</td>
<td>3.79</td>
<td>3.91</td>
<td>4.15</td>
</tr>
<tr>
<td>Rate on interest-bearing liabilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total interest-bearing deposits</td>
<td>.21</td>
<td>.22</td>
<td>.23</td>
<td>.24</td>
<td>.26</td>
</tr>
<tr>
<td>Total borrowed funds</td>
<td>1.18</td>
<td>1.21</td>
<td>1.33</td>
<td>1.28</td>
<td>1.30</td>
</tr>
<tr>
<td>Total rate on interest-bearing liabilities</td>
<td>.44</td>
<td>.44</td>
<td>.46</td>
<td>.46</td>
<td>.48</td>
</tr>
<tr>
<td>Interest rate spread</td>
<td>3.14</td>
<td>3.25</td>
<td>3.33</td>
<td>3.45</td>
<td>3.67</td>
</tr>
<tr>
<td>Net interest margin</td>
<td>3.26 %</td>
<td>3.38 %</td>
<td>3.47 %</td>
<td>3.58 %</td>
<td>3.81 %</td>
</tr>
</tbody>
</table>

(c) See note (a) on page 6.

Details of Core Net Interest Margin (d)

<table>
<thead>
<tr>
<th>In millions</th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average yields/rates</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yield on interest earning assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total investment securities</td>
<td>2.96 %</td>
<td>3.02 %</td>
<td>2.96 %</td>
<td>2.95 %</td>
<td>3.21 %</td>
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<tr>
<td>Total loans</td>
<td>3.62</td>
<td>3.65</td>
<td>3.68</td>
<td>3.77</td>
<td>3.96</td>
</tr>
<tr>
<td>Other</td>
<td>1.64</td>
<td>1.99</td>
<td>2.74</td>
<td>3.69</td>
<td>3.22</td>
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<tr>
<td>Total yield on interest earning assets</td>
<td>3.33</td>
<td>3.40</td>
<td>3.48</td>
<td>3.58</td>
<td>3.75</td>
</tr>
<tr>
<td>Rate on interest-bearing liabilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total interest-bearing deposits</td>
<td>.23</td>
<td>.24</td>
<td>.26</td>
<td>.27</td>
<td>.29</td>
</tr>
<tr>
<td>Total borrowed funds</td>
<td>1.04</td>
<td>1.06</td>
<td>1.18</td>
<td>1.12</td>
<td>1.09</td>
</tr>
<tr>
<td>Total rate on interest-bearing liabilities</td>
<td>.43</td>
<td>.43</td>
<td>.45</td>
<td>.45</td>
<td>.46</td>
</tr>
<tr>
<td>Interest rate spread</td>
<td>2.90</td>
<td>2.97</td>
<td>3.03</td>
<td>3.13</td>
<td>3.29</td>
</tr>
<tr>
<td>Core net interest margin</td>
<td>3.02</td>
<td>3.10</td>
<td>3.17</td>
<td>3.26</td>
<td>3.43</td>
</tr>
<tr>
<td>Purchase accounting accretion impact on net interest margin</td>
<td>.24</td>
<td>.28</td>
<td>.30</td>
<td>.32</td>
<td>.38</td>
</tr>
<tr>
<td>Net interest margin</td>
<td>3.26 %</td>
<td>3.38 %</td>
<td>3.47 %</td>
<td>3.58 %</td>
<td>3.81 %</td>
</tr>
</tbody>
</table>

(d) We believe that core net interest margin, a non-GAAP measure, is useful as a tool to help evaluate the impact of purchase accounting accretion on net interest margin. To calculate core net interest margin, each calculated margin in the table has been adjusted by annualized purchase accounting accretion divided by average interest-earning assets.
### Per Share Related Information (Unaudited)

**In millions, except per share data**

<table>
<thead>
<tr>
<th></th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net income</td>
<td>$1,060</td>
<td>$1,074</td>
<td>$1,028</td>
<td>$1,115</td>
<td>$995</td>
</tr>
<tr>
<td>Less:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net income (loss)</td>
<td>(2)</td>
<td>13</td>
<td>2</td>
<td>4</td>
<td>(8)</td>
</tr>
<tr>
<td>attributable to</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>noncontrolling</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>interests</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preferred stock</td>
<td>70</td>
<td>50</td>
<td>71</td>
<td>53</td>
<td>75</td>
</tr>
<tr>
<td>dividends and</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>discount accretion</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and redemptions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dividends and</td>
<td>3</td>
<td>5</td>
<td>4</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>undistributed earnings allocated to nonvested restricted shares</td>
<td>989</td>
<td>1,006</td>
<td>951</td>
<td>1,053</td>
<td>924</td>
</tr>
<tr>
<td>Basic attributable to basic common shares</td>
<td>$532</td>
<td>530</td>
<td>529</td>
<td>528</td>
<td>526</td>
</tr>
<tr>
<td>Basic weighted-average common shares outstanding</td>
<td>$1.86</td>
<td>1.90</td>
<td>1.80</td>
<td>2.00</td>
<td>1.76</td>
</tr>
<tr>
<td>Basic earnings per common share</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Diluted</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net income</td>
<td>$989</td>
<td>1,006</td>
<td>951</td>
<td>1,053</td>
<td>924</td>
</tr>
<tr>
<td>Less: Impact of BlackRock earnings per share dilution</td>
<td>6</td>
<td>5</td>
<td>4</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Net income attributable to diluted common shares</td>
<td>$983</td>
<td>1,001</td>
<td>947</td>
<td>1,049</td>
<td>919</td>
</tr>
<tr>
<td>Basic weighted-average common shares outstanding</td>
<td>$532</td>
<td>530</td>
<td>529</td>
<td>528</td>
<td>526</td>
</tr>
<tr>
<td>Dilutive potential common shares</td>
<td>3</td>
<td>5</td>
<td>5</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Diluted weighted-average common shares outstanding</td>
<td>539</td>
<td>535</td>
<td>534</td>
<td>531</td>
<td>528</td>
</tr>
<tr>
<td>Diluted earnings per common share</td>
<td>$1.82</td>
<td>1.87</td>
<td>1.77</td>
<td>1.98</td>
<td>1.74</td>
</tr>
</tbody>
</table>

### Impact to 2013 Periods from Adoption of ASU 2014-01 (Low Income Housing Tax Credits) (Unaudited) (a)

#### Income Statement

<table>
<thead>
<tr>
<th></th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Noninterest Expense</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Previously reported</td>
<td>$2,547</td>
<td>$2,424</td>
<td>$2,435</td>
<td>$2,395</td>
</tr>
<tr>
<td>Adjustment from adoption of ASU 2014-01</td>
<td>(33)</td>
<td>(30)</td>
<td>(30)</td>
<td>(27)</td>
</tr>
<tr>
<td>Revised</td>
<td>$2,514</td>
<td>$2,394</td>
<td>$2,405</td>
<td>$2,368</td>
</tr>
<tr>
<td><strong>Net Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Previously reported</td>
<td>$1,061</td>
<td>$1,039</td>
<td>$1,123</td>
<td>$1,004</td>
</tr>
<tr>
<td>Adjustment from adoption of ASU 2014-01</td>
<td>13</td>
<td>(11)</td>
<td>(8)</td>
<td>(9)</td>
</tr>
<tr>
<td>Revised</td>
<td>$1,074</td>
<td>$1,028</td>
<td>$1,115</td>
<td>$995</td>
</tr>
<tr>
<td><strong>Diluted Earnings per Share</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Previously reported</td>
<td>$1.85</td>
<td>$1.79</td>
<td>$1.99</td>
<td>$1.76</td>
</tr>
<tr>
<td>Adjustment from adoption of ASU 2014-01</td>
<td>.02</td>
<td>(.02)</td>
<td>(.01)</td>
<td>(.02)</td>
</tr>
<tr>
<td>Revised</td>
<td>$1.87</td>
<td>$1.77</td>
<td>$1.98</td>
<td>$1.74</td>
</tr>
<tr>
<td><strong>Efficiency</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Previously reported</td>
<td>63 %</td>
<td>62 %</td>
<td>60 %</td>
<td>61 %</td>
</tr>
<tr>
<td>Adjustment from adoption of ASU 2014-01</td>
<td>(1)</td>
<td>(1)</td>
<td>(1)</td>
<td>(1)</td>
</tr>
<tr>
<td>Revised</td>
<td>62 %</td>
<td>61 %</td>
<td>59 %</td>
<td>60 %</td>
</tr>
<tr>
<td><strong>Effective Tax Rate</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Previously reported</td>
<td>24.9 %</td>
<td>23.5 %</td>
<td>23.7 %</td>
<td>24.2 %</td>
</tr>
<tr>
<td>Adjustment from adoption of ASU 2014-01</td>
<td>.8</td>
<td>2.5</td>
<td>2.1</td>
<td>2.2</td>
</tr>
<tr>
<td>Revised</td>
<td>25.7 %</td>
<td>26.0 %</td>
<td>25.8 %</td>
<td>26.4 %</td>
</tr>
</tbody>
</table>

#### Balance Sheet

<table>
<thead>
<tr>
<th></th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retained Earnings</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Previously reported</td>
<td>$23,325</td>
<td>$22,561</td>
<td>$21,828</td>
<td>$20,993</td>
</tr>
<tr>
<td>Adjustment from adoption of ASU 2014-01</td>
<td>(74)</td>
<td>(87)</td>
<td>(76)</td>
<td>(65)</td>
</tr>
<tr>
<td>Revised</td>
<td>$23,251</td>
<td>$22,474</td>
<td>$21,752</td>
<td>$20,928</td>
</tr>
</tbody>
</table>

(a) We adopted the guidance in ASU 2014-01, Investments - Equity Method and Joint Ventures (Topic 323): Accounting For Investments in Qualified Affordable Housing Projects in the first quarter of 2014. Retrospective application is required.
## Details of Loans (Unaudited)

### Commercial

<table>
<thead>
<tr>
<th>Category</th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail/wholesale trade</td>
<td>$16,157</td>
<td>$15,530</td>
<td>$15,178</td>
<td>$15,192</td>
<td>$14,784</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>17,185</td>
<td>16,208</td>
<td>15,406</td>
<td>15,525</td>
<td>15,349</td>
</tr>
<tr>
<td>Service providers</td>
<td>13,576</td>
<td>13,052</td>
<td>12,973</td>
<td>13,267</td>
<td>13,057</td>
</tr>
<tr>
<td>Real estate related (a)</td>
<td>10,856</td>
<td>10,729</td>
<td>10,554</td>
<td>10,248</td>
<td>10,274</td>
</tr>
<tr>
<td>Financial services (b)</td>
<td>4,720</td>
<td>4,927</td>
<td>5,177</td>
<td>5,326</td>
<td>4,740</td>
</tr>
<tr>
<td>Health care</td>
<td>8,836</td>
<td>8,690</td>
<td>8,266</td>
<td>8,228</td>
<td>7,912</td>
</tr>
<tr>
<td>Other industries (b)</td>
<td>19,771</td>
<td>19,242</td>
<td>19,436</td>
<td>19,144</td>
<td>18,169</td>
</tr>
<tr>
<td><strong>Total commercial (c)</strong></td>
<td>91,101</td>
<td>88,378</td>
<td>86,990</td>
<td>86,930</td>
<td>84,285</td>
</tr>
</tbody>
</table>

### Commercial real estate

<table>
<thead>
<tr>
<th>Category</th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real estate projects (d)</td>
<td>14,268</td>
<td>13,613</td>
<td>13,036</td>
<td>12,636</td>
<td>12,596</td>
</tr>
<tr>
<td>Commercial mortgage</td>
<td>7,883</td>
<td>7,578</td>
<td>7,095</td>
<td>6,355</td>
<td>6,183</td>
</tr>
<tr>
<td><strong>Total commercial real estate</strong></td>
<td>22,151</td>
<td>21,191</td>
<td>20,131</td>
<td>18,991</td>
<td>18,779</td>
</tr>
</tbody>
</table>

### Equipment lease financing

<table>
<thead>
<tr>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7,521</td>
<td>7,576</td>
<td>7,314</td>
<td>7,349</td>
<td>7,240</td>
</tr>
</tbody>
</table>

**Total commercial lending**: $120,773

### Consumer

<table>
<thead>
<tr>
<th>Category</th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home equity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lines of credit</td>
<td>21,277</td>
<td>21,696</td>
<td>22,043</td>
<td>22,559</td>
<td>23,029</td>
</tr>
<tr>
<td>Installment</td>
<td>14,595</td>
<td>14,751</td>
<td>14,548</td>
<td>13,857</td>
<td>13,001</td>
</tr>
<tr>
<td>Credit card</td>
<td>4,309</td>
<td>4,425</td>
<td>4,242</td>
<td>4,135</td>
<td>4,081</td>
</tr>
<tr>
<td>Other consumer</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>7,360</td>
<td>7,534</td>
<td>7,711</td>
<td>7,814</td>
<td>8,048</td>
</tr>
<tr>
<td>Automobile</td>
<td>10,906</td>
<td>10,827</td>
<td>10,259</td>
<td>9,066</td>
<td>8,716</td>
</tr>
<tr>
<td>Other</td>
<td>4,216</td>
<td>4,170</td>
<td>4,226</td>
<td>4,297</td>
<td>4,340</td>
</tr>
<tr>
<td><strong>Total consumer</strong></td>
<td>62,663</td>
<td>63,403</td>
<td>63,029</td>
<td>61,728</td>
<td>61,215</td>
</tr>
</tbody>
</table>

### Residential real estate

<table>
<thead>
<tr>
<th>Category</th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential mortgage</td>
<td>14,179</td>
<td>14,418</td>
<td>14,709</td>
<td>14,051</td>
<td>14,217</td>
</tr>
<tr>
<td>Residential construction</td>
<td>627</td>
<td>647</td>
<td>683</td>
<td>726</td>
<td>768</td>
</tr>
<tr>
<td><strong>Total residential real estate</strong></td>
<td>14,806</td>
<td>15,065</td>
<td>15,392</td>
<td>14,777</td>
<td>14,985</td>
</tr>
</tbody>
</table>

**Total consumer lending**: $120,773

**Total loans (e)**: $198,242

(a) Includes loans to customers in the real estate and construction industries.
(b) Total commercial loans as of December 31, 2013 in the table above reflects a reclassification between Financial services and Other industries related to the wind down of Market Street Funding LLC. The corresponding loan balances as of September 30, 2013 were also reclassified to conform to the December 2013 presentation. There was no impact to periods prior to September 30, 2013.
(c) During the third quarter of 2013, PNC revised its policy to classify commercial loans initiated through a Special Purpose Entity (SPE) to be reported based upon the industry of the sponsor of the SPE. This resulted in a reclassification of loans amounting to $5.5 billion and $4.9 billion at June 30, 2013 and March 31, 2013, respectively, that were previously classified as Financial services to other categories within Commercial Lending.
(d) Includes both construction loans and intermediate financing for projects.
(e) Includes purchased impaired loans:

**Net Unfunded Commitments (Unaudited)**

<table>
<thead>
<tr>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net unfunded commitments</td>
<td>$129,644</td>
<td>$129,870</td>
<td>$126,577</td>
<td>$124,142</td>
</tr>
</tbody>
</table>

### Details of Loans Held for Sale (Unaudited)

<table>
<thead>
<tr>
<th>Category</th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial mortgage</td>
<td>$732</td>
<td>$867</td>
<td>$785</td>
<td>$1,072</td>
<td>$895</td>
</tr>
<tr>
<td>Residential mortgage</td>
<td>1,088</td>
<td>1,356</td>
<td>1,613</td>
<td>2,353</td>
<td>2,331</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$2,102</td>
<td>$2,255</td>
<td>$2,399</td>
<td>$3,814</td>
<td>$3,295</td>
</tr>
</tbody>
</table>

### Net Unfunded Commitments (Unaudited)

<table>
<thead>
<tr>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net unfunded commitments</td>
<td>$129,644</td>
<td>$129,870</td>
<td>$126,577</td>
<td>$124,142</td>
</tr>
</tbody>
</table>
### Allowances for Loan and Lease Losses and Unfunded Loan Commitments and Letters of Credit (Unaudited)

#### Change in Allowance for Loan and Lease Losses

<table>
<thead>
<tr>
<th></th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gross charge-offs:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial</td>
<td>(85)</td>
<td>(87)</td>
<td>(113)</td>
<td>(81)</td>
<td>(114)</td>
</tr>
<tr>
<td>Commercial real estate</td>
<td>(18)</td>
<td>(24)</td>
<td>(42)</td>
<td>(51)</td>
<td>(86)</td>
</tr>
<tr>
<td>Equipment lease financing</td>
<td>(2)</td>
<td>(2)</td>
<td>(2)</td>
<td>(1)</td>
<td>(3)</td>
</tr>
<tr>
<td>Home equity</td>
<td>(95)</td>
<td>(114)</td>
<td>(86)</td>
<td>(92)</td>
<td>(194)</td>
</tr>
<tr>
<td>Residential real estate</td>
<td>(8)</td>
<td>(2)</td>
<td>(9)</td>
<td>(43)</td>
<td>(79)</td>
</tr>
<tr>
<td>Credit card</td>
<td>(43)</td>
<td>(42)</td>
<td>(41)</td>
<td>(45)</td>
<td>(50)</td>
</tr>
<tr>
<td>Other consumer</td>
<td>(49)</td>
<td>(52)</td>
<td>(47)</td>
<td>(43)</td>
<td>(43)</td>
</tr>
<tr>
<td><strong>Total gross charge-offs</strong> (a)</td>
<td>(300)</td>
<td>(323)</td>
<td>(340)</td>
<td>(356)</td>
<td>(569)</td>
</tr>
<tr>
<td><strong>Recoveries:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial</td>
<td>51</td>
<td>65</td>
<td>54</td>
<td>66</td>
<td>63</td>
</tr>
<tr>
<td>Commercial real estate</td>
<td>20</td>
<td>23</td>
<td>24</td>
<td>33</td>
<td>13</td>
</tr>
<tr>
<td>Equipment lease financing</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Home equity</td>
<td>19</td>
<td>18</td>
<td>18</td>
<td>24</td>
<td>13</td>
</tr>
<tr>
<td>Residential real estate</td>
<td>(1)</td>
<td>6</td>
<td>(2)</td>
<td>1</td>
<td>(1)</td>
</tr>
<tr>
<td>Credit card</td>
<td>5</td>
<td>5</td>
<td>6</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Other consumer</td>
<td>17</td>
<td>14</td>
<td>13</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td><strong>Total recoveries</strong></td>
<td>114</td>
<td>134</td>
<td>116</td>
<td>148</td>
<td>113</td>
</tr>
<tr>
<td><strong>Net (charge-offs) recoveries:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial</td>
<td>(34)</td>
<td>(22)</td>
<td>(59)</td>
<td>(15)</td>
<td>(51)</td>
</tr>
<tr>
<td>Commercial real estate</td>
<td>2</td>
<td>(1)</td>
<td>(18)</td>
<td>(18)</td>
<td>(73)</td>
</tr>
<tr>
<td>Equipment lease financing</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Home equity</td>
<td>(76)</td>
<td>(96)</td>
<td>(68)</td>
<td>(68)</td>
<td>(181)</td>
</tr>
<tr>
<td>Residential real estate</td>
<td>(9)</td>
<td>4</td>
<td>(11)</td>
<td>(42)</td>
<td>(80)</td>
</tr>
<tr>
<td>Credit card</td>
<td>(38)</td>
<td>(37)</td>
<td>(35)</td>
<td>(39)</td>
<td>(45)</td>
</tr>
<tr>
<td>Other consumer</td>
<td>(32)</td>
<td>(38)</td>
<td>(34)</td>
<td>(29)</td>
<td>(29)</td>
</tr>
<tr>
<td><strong>Total net charge-offs</strong></td>
<td>(186)</td>
<td>(189)</td>
<td>(224)</td>
<td>(208)</td>
<td>(456)</td>
</tr>
<tr>
<td>Provision for credit losses</td>
<td>94</td>
<td>113</td>
<td>137</td>
<td>157</td>
<td>236</td>
</tr>
<tr>
<td>Other</td>
<td>(1)</td>
<td>(1)</td>
<td>(1)</td>
<td>(1)</td>
<td>(1)</td>
</tr>
<tr>
<td><strong>Net change in allowance for unfunded loan commitments and letters of credit</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Ending balance</strong></td>
<td>$3,530</td>
<td>$3,609</td>
<td>$3,691</td>
<td>$3,772</td>
<td>$3,828</td>
</tr>
</tbody>
</table>

#### Supplemental Information

Net charge-offs to average loans (for the three months ended) (annualized) (a)  
- Allowance for loan and lease losses to total loans  
  - Commercial lending net charge-offs  
  - Consumer lending net charge-offs  
  - Total net charge-offs  
  - Net charge-offs to average loans  

(a) Pursuant to alignment with interagency guidance on practices for loans and lines of credit related to consumer lending in the first quarter of 2013, additional charge-offs of $134 million were taken. Excluding the impact of these additional charge-offs, annualized net charge-offs to average loans for the first quarter of 2013 was 0.70%.

### Change in Allowance for Unfunded Loan Commitments and Letters of Credit

<table>
<thead>
<tr>
<th></th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Beginning balance</strong></td>
<td>$242</td>
<td>$235</td>
<td>$242</td>
<td>$238</td>
<td>$250</td>
</tr>
<tr>
<td><strong>Net change in allowance for unfunded loan commitments and letters of credit</strong></td>
<td>(14)</td>
<td>7</td>
<td>(7)</td>
<td>4</td>
<td>(12)</td>
</tr>
<tr>
<td><strong>Ending balance</strong></td>
<td>$228</td>
<td>$242</td>
<td>$235</td>
<td>$242</td>
<td>$238</td>
</tr>
</tbody>
</table>
Purchase Accounting Accretion, Accretable Yield and Valuation of Purchased Impaired Loans (Unaudited)

Accretion - Purchased Impaired Loans

<table>
<thead>
<tr>
<th>In millions</th>
<th>March 31</th>
<th>December 31</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2014</td>
<td>2013</td>
<td>2013</td>
</tr>
<tr>
<td>Impaired loans</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scheduled accretion</td>
<td>$125</td>
<td>$128</td>
<td>$157</td>
</tr>
<tr>
<td>Reversal of contractual interest on impaired loans</td>
<td>(68)</td>
<td>(64)</td>
<td>(85)</td>
</tr>
<tr>
<td>Scheduled accretion net of contractual interest</td>
<td>57</td>
<td>64</td>
<td>72</td>
</tr>
<tr>
<td>Excess cash recoveries</td>
<td>29</td>
<td>28</td>
<td>50</td>
</tr>
<tr>
<td>Total impaired loans</td>
<td>$86</td>
<td>$92</td>
<td>$122</td>
</tr>
</tbody>
</table>

Purchased Impaired Loans - Accretable Yield

<table>
<thead>
<tr>
<th>In millions</th>
<th>January 1, 2014</th>
<th>$2,055 January 1, 2013</th>
<th>$2,166</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheduled accretion</td>
<td>(125) Scheduled accretion</td>
<td>(157)</td>
<td></td>
</tr>
<tr>
<td>Excess cash recoveries</td>
<td>(29) Excess cash recoveries</td>
<td>(50)</td>
<td></td>
</tr>
<tr>
<td>Net reclassifications to accretable from non-accretable and other activity (a)</td>
<td>87</td>
<td>activity (a)</td>
<td>213</td>
</tr>
<tr>
<td>March 31, 2014 (b)</td>
<td>$1,988 March 31, 2013</td>
<td>$2,172</td>
<td></td>
</tr>
</tbody>
</table>

(a) 95% and 52% of the net reclassifications for the quarters ended March 31, 2014 and 2013, respectively, were driven by the consumer portfolio and were due to improvements of cash expected to be collected on both RBC Bank (USA) and National City loans in future periods. The remaining net reclassifications were predominantly due to future cash flow changes in the commercial portfolio.

(b) As of March 31, 2014, we estimate that the reversal of contractual interest on purchased impaired loans will total approximately $1.1 billion in future periods. This will offset the total net accretable interest in future interest income of $2.0 billion on purchased impaired loans.

Valuation of Purchased Impaired Loans

<table>
<thead>
<tr>
<th>Dollars in millions</th>
<th>March 31, 2014</th>
<th>December 31, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Balance</td>
<td>Net Investment</td>
</tr>
<tr>
<td>Commercial and commercial real estate loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outstanding balance</td>
<td>$799</td>
<td>$937</td>
</tr>
<tr>
<td>Purchased impaired mark</td>
<td>(230)</td>
<td>(264)</td>
</tr>
<tr>
<td>Recorded investment</td>
<td>569</td>
<td>673</td>
</tr>
<tr>
<td>Allowance for loan losses</td>
<td>(123)</td>
<td>(133)</td>
</tr>
<tr>
<td>Net investment</td>
<td>446</td>
<td>56 %</td>
</tr>
<tr>
<td>Consumer and residential mortgage loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outstanding balance</td>
<td>5,345</td>
<td>5,548</td>
</tr>
<tr>
<td>Purchased impaired mark</td>
<td>(90)</td>
<td>(115)</td>
</tr>
<tr>
<td>Recorded investment</td>
<td>5,255</td>
<td>5,433</td>
</tr>
<tr>
<td>Allowance for loan losses</td>
<td>(825)</td>
<td>(871)</td>
</tr>
<tr>
<td>Net investment</td>
<td>4,430</td>
<td>83 %</td>
</tr>
<tr>
<td>Total purchased impaired loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outstanding balance</td>
<td>6,144</td>
<td>6,485</td>
</tr>
<tr>
<td>Purchased impaired mark</td>
<td>(320)</td>
<td>(379)</td>
</tr>
<tr>
<td>Recorded investment</td>
<td>5,824</td>
<td>6,106</td>
</tr>
<tr>
<td>Allowance for loan losses</td>
<td>(948)</td>
<td>(1,004)</td>
</tr>
<tr>
<td>Net investment</td>
<td>$4,876</td>
<td>79 %</td>
</tr>
</tbody>
</table>
Details of Nonperforming Assets (Unaudited)

Nonperforming Assets by Type

<table>
<thead>
<tr>
<th></th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Nonperforming loans, including TDRs (a)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial lending</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail/wholesale trade</td>
<td>$49</td>
<td>$57</td>
<td>$72</td>
<td>$63</td>
<td>$62</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>63</td>
<td>58</td>
<td>61</td>
<td>62</td>
<td>75</td>
</tr>
<tr>
<td>Service providers</td>
<td>90</td>
<td>108</td>
<td>109</td>
<td>110</td>
<td>112</td>
</tr>
<tr>
<td>Real estate related (b)</td>
<td>122</td>
<td>124</td>
<td>142</td>
<td>163</td>
<td>161</td>
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<tr>
<td>Financial services</td>
<td>5</td>
<td>7</td>
<td>11</td>
<td>14</td>
<td>13</td>
</tr>
<tr>
<td>Health care</td>
<td>17</td>
<td>19</td>
<td>26</td>
<td>24</td>
<td>21</td>
</tr>
<tr>
<td>Other industries</td>
<td>91</td>
<td>84</td>
<td>77</td>
<td>85</td>
<td>98</td>
</tr>
<tr>
<td>Total commercial</td>
<td>437</td>
<td>457</td>
<td>498</td>
<td>521</td>
<td>542</td>
</tr>
<tr>
<td>Commercial real estate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real estate projects</td>
<td>401</td>
<td>436</td>
<td>493</td>
<td>516</td>
<td>606</td>
</tr>
<tr>
<td>Commercial mortgage</td>
<td>79</td>
<td>82</td>
<td>105</td>
<td>123</td>
<td>138</td>
</tr>
<tr>
<td>Total commercial real estate</td>
<td>480</td>
<td>518</td>
<td>598</td>
<td>639</td>
<td>744</td>
</tr>
<tr>
<td>Equipment lease financing</td>
<td>6</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>Total commercial lending</td>
<td>923</td>
<td>980</td>
<td>1,102</td>
<td>1,167</td>
<td>1,295</td>
</tr>
<tr>
<td>Consumer lending (c)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home equity (d)</td>
<td>1,117</td>
<td>1,139</td>
<td>1,137</td>
<td>1,131</td>
<td>1,088</td>
</tr>
<tr>
<td>Residential real estate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Residential mortgage (d)</td>
<td>829</td>
<td>890</td>
<td>891</td>
<td>947</td>
<td>952</td>
</tr>
<tr>
<td>Residential construction</td>
<td>13</td>
<td>14</td>
<td>11</td>
<td>15</td>
<td>13</td>
</tr>
<tr>
<td>Credit card</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Other consumer (d)</td>
<td>61</td>
<td>61</td>
<td>61</td>
<td>57</td>
<td>68</td>
</tr>
<tr>
<td>Total consumer lending</td>
<td>2,024</td>
<td>2,108</td>
<td>2,104</td>
<td>2,154</td>
<td>2,127</td>
</tr>
<tr>
<td><strong>Total nonperforming loans (e)</strong></td>
<td>2,947</td>
<td>3,088</td>
<td>3,206</td>
<td>3,321</td>
<td>3,422</td>
</tr>
<tr>
<td><strong>OREO and foreclosed assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other real estate owned (OREO) (f)</td>
<td>343</td>
<td>360</td>
<td>403</td>
<td>432</td>
<td>472</td>
</tr>
<tr>
<td>Foreclosed and other assets</td>
<td>14</td>
<td>9</td>
<td>13</td>
<td>25</td>
<td>33</td>
</tr>
<tr>
<td>Total OREO and foreclosed assets</td>
<td>357</td>
<td>369</td>
<td>416</td>
<td>457</td>
<td>505</td>
</tr>
<tr>
<td><strong>Total nonperforming assets</strong></td>
<td>$3,304</td>
<td>$3,457</td>
<td>$3,622</td>
<td>$3,778</td>
<td>$3,927</td>
</tr>
</tbody>
</table>

(a) See analysis of troubled debt restructurings (TDRs) on page 13.
(b) Includes loans related to customers in the real estate and construction industries.
(c) Excludes most consumer loans and lines of credit, not secured by residential real estate, which are charged off after 120 to 180 days past due and are not placed on nonperforming status.
(d) Pursuant to alignment with interagency guidance on practices for loans and lines of credit related to consumer lending in the first quarter of 2013, nonperforming home equity loans increased $214 million, nonperforming residential mortgage loans increased $187 million and nonperforming other consumer loans increased $25 million. Charge-offs were taken on these loans where the fair value less costs to sell the collateral was less than the recorded investment of the loan and were $134 million.
(e) Nonperforming loans exclude certain government insured or guaranteed loans, loans held for sale, loans accounted for under the fair value option and purchased impaired loans.
(f) OREO excludes $238 million, $245 million, $264 million, $311 million and $383 million at March 31, 2014, December 31, 2013, September 30, 2013, June 30, 2013 and March 31, 2013, respectively, related to residential real estate that was acquired by us upon foreclosure of serviced loans as they are insured by the Federal Housing Administration (FHA) or guaranteed by the Department of Veterans Affairs (VA) or guaranteed by the department of Housing and Urban Development.
(g) The allowance for loan and lease losses includes impairment reserves attributable to purchased impaired loans.
## Details of Nonperforming Assets and Troubled Debt Restructurings (Unaudited)

### Change in Nonperforming Assets (a)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Beginning balance</strong></td>
<td>$3,457</td>
<td>$3,622</td>
<td>$3,778</td>
<td>$3,927</td>
</tr>
<tr>
<td><strong>New nonperforming assets</strong></td>
<td>633</td>
<td>836</td>
<td>863</td>
<td>773</td>
</tr>
<tr>
<td><strong>Charge-offs and valuation adjustments</strong></td>
<td>(152)</td>
<td>(223)</td>
<td>(220)</td>
<td>(216)</td>
</tr>
<tr>
<td><strong>Principal activity, including paydowns and payoffs</strong></td>
<td>(323)</td>
<td>(556)</td>
<td>(483)</td>
<td>(328)</td>
</tr>
<tr>
<td><strong>Asset sales and transfers to loans held for sale</strong></td>
<td>(85)</td>
<td>(115)</td>
<td>(117)</td>
<td>(146)</td>
</tr>
<tr>
<td><strong>Returned to performing status</strong></td>
<td>(226)</td>
<td>(107)</td>
<td>(199)</td>
<td>(232)</td>
</tr>
<tr>
<td><strong>Ending balance</strong></td>
<td>$3,304</td>
<td>$3,457</td>
<td>$3,622</td>
<td>$3,778</td>
</tr>
</tbody>
</table>

(a) In the third and fourth quarters of 2013, amounts related to (i) New nonperforming assets, (ii) Principal activity, including paydowns and payoffs, and (iii) Returned to performing status were misstated. The original reported amounts for third quarter 2013 were (i) $824 million, (ii) ($289) million, and (iii) ($354) million respectively and for the fourth quarter 2013 (i) $714 million, (ii) ($141) million and (iii) ($400) million respectively. These updates did not impact the beginning or ending nonperforming asset balances and are corrected in the table.

### Largest Individual Nonperforming Assets at March 31, 2014 (a)

<table>
<thead>
<tr>
<th>Ranking</th>
<th>Outstandings</th>
<th>Industry</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>35</td>
<td>Real Estate, Rental and Leasing</td>
</tr>
<tr>
<td>2</td>
<td>20</td>
<td>Manufacturing</td>
</tr>
<tr>
<td>3</td>
<td>19</td>
<td>Mining, Quarrying, and Oil and Gas</td>
</tr>
<tr>
<td>4</td>
<td>15</td>
<td>Real Estate, Rental and Leasing</td>
</tr>
<tr>
<td>5</td>
<td>15</td>
<td>Construction</td>
</tr>
<tr>
<td>6</td>
<td>13</td>
<td>Real Estate, Rental and Leasing</td>
</tr>
<tr>
<td>7</td>
<td>11</td>
<td>Other Services</td>
</tr>
<tr>
<td>8</td>
<td>11</td>
<td>Real Estate, Rental and Leasing</td>
</tr>
<tr>
<td>9</td>
<td>10</td>
<td>Real Estate, Rental and Leasing</td>
</tr>
<tr>
<td>10</td>
<td>8</td>
<td>Construction</td>
</tr>
</tbody>
</table>

Total $157

As a percent of total nonperforming assets 5%

(a) Amounts shown are not net of related allowance for loan and lease losses, if applicable.

### Summary of Troubled Debt Restructurings

<table>
<thead>
<tr>
<th>In millions</th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total consumer lending</strong></td>
<td>$2,134</td>
<td>$2,161</td>
<td>$2,221</td>
<td>$2,243</td>
<td>$2,231</td>
</tr>
<tr>
<td><strong>Total commercial lending</strong></td>
<td>$579</td>
<td>$578</td>
<td>$581</td>
<td>$599</td>
<td>$610</td>
</tr>
<tr>
<td><strong>Total TDRs</strong></td>
<td>$2,713</td>
<td>$2,739</td>
<td>$2,802</td>
<td>$2,842</td>
<td>$2,841</td>
</tr>
<tr>
<td><strong>Nonperforming</strong></td>
<td>$1,405</td>
<td>$1,511</td>
<td>$1,451</td>
<td>$1,531</td>
<td>$1,517</td>
</tr>
<tr>
<td><strong>Accruing (a)</strong></td>
<td>1,151</td>
<td>1,062</td>
<td>1,178</td>
<td>1,103</td>
<td>1,103</td>
</tr>
<tr>
<td><strong>Credit card</strong></td>
<td>157</td>
<td>166</td>
<td>173</td>
<td>208</td>
<td>221</td>
</tr>
<tr>
<td><strong>Total TDRs</strong></td>
<td>$2,713</td>
<td>$2,739</td>
<td>$2,802</td>
<td>$2,842</td>
<td>$2,841</td>
</tr>
</tbody>
</table>

Loans whose terms have been restructured in a manner that grants a concession to a borrower experiencing financial difficulties are considered troubled debt restructurings (TDRs). TDRs typically result from our loss mitigation activities and include rate reductions, principal forgiveness, postponement/reduction of scheduled amortization, and extensions, which are intended to minimize economic loss and to avoid foreclosure or repossession of collateral. Certain consumer government insured or guaranteed loans which were evaluated for TDR consideration, loans held for sale, loans accounted for under the fair value option, and pooled purchased impaired loans are not classified as TDRs.

(a) Accruing loans have demonstrated a period of at least six months of current performance under the restructured terms and are excluded from nonperforming loans. Loans where borrowers have been discharged from bankruptcy and have not formally reaffirmed their loan obligation are generally not returned to accrual status.
### Accruing Loans Past Due 30 to 59 Days (a) (b)

<table>
<thead>
<tr>
<th>Dollars in millions</th>
<th>Amount</th>
<th>Percent of Total Outstandings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial</td>
<td>$93</td>
<td>$81</td>
</tr>
<tr>
<td>Commercial real estate</td>
<td>35</td>
<td>54</td>
</tr>
<tr>
<td>Equipment lease financing</td>
<td>17</td>
<td>31</td>
</tr>
<tr>
<td>Home equity</td>
<td>76</td>
<td>86</td>
</tr>
<tr>
<td>Residential real estate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non government insured</td>
<td>101</td>
<td>112</td>
</tr>
<tr>
<td>Government insured</td>
<td>82</td>
<td>105</td>
</tr>
<tr>
<td>Credit card</td>
<td>26</td>
<td>29</td>
</tr>
<tr>
<td>Other consumer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non government insured</td>
<td>51</td>
<td>62</td>
</tr>
<tr>
<td>Government insured</td>
<td>149</td>
<td>154</td>
</tr>
<tr>
<td>Total</td>
<td>$630</td>
<td>$714</td>
</tr>
</tbody>
</table>

### Accruing Loans Past Due 60 to 89 Days (a) (b)

<table>
<thead>
<tr>
<th>Dollars in millions</th>
<th>Amount</th>
<th>Percent of Total Outstandings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Commercial real estate</td>
<td>25</td>
<td>11</td>
</tr>
<tr>
<td>Equipment lease financing</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Home equity</td>
<td>32</td>
<td>34</td>
</tr>
<tr>
<td>Residential real estate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non government insured</td>
<td>27</td>
<td>30</td>
</tr>
<tr>
<td>Government insured</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Credit card</td>
<td>19</td>
<td>19</td>
</tr>
<tr>
<td>Other consumer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non government insured</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td>Government insured</td>
<td>104</td>
<td>94</td>
</tr>
<tr>
<td>Total</td>
<td>$286</td>
<td>$285</td>
</tr>
</tbody>
</table>

### Accruing Loans Past Due 90 Days or More (a) (b)

<table>
<thead>
<tr>
<th>Dollars in millions</th>
<th>Amount</th>
<th>Percent of Total Outstandings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial</td>
<td>$28</td>
<td>$42</td>
</tr>
<tr>
<td>Commercial real estate</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Equipment lease financing</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Residential real estate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non government insured</td>
<td>30</td>
<td>35</td>
</tr>
<tr>
<td>Government insured</td>
<td>924</td>
<td>1,025</td>
</tr>
<tr>
<td>Credit card</td>
<td>31</td>
<td>34</td>
</tr>
<tr>
<td>Other consumer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non government insured</td>
<td>13</td>
<td>14</td>
</tr>
<tr>
<td>Government insured</td>
<td>284</td>
<td>339</td>
</tr>
<tr>
<td>Total</td>
<td>$1,310</td>
<td>$1,491</td>
</tr>
</tbody>
</table>

(a) Excludes loans held for sale and purchased impaired loans.

(b) Pursuant to alignment with interagency guidance on practices for loans and lines of credit related to consumer lending in the first quarter of 2013, accruing consumer loans past due 30 - 59 days decreased $44 million, accruing consumer loans past due 60 - 89 days decreased $36 million and accruing consumer loans past due 90 days or more decreased $315 million, of which $295 million related to residential real estate government insured loans. As part of this alignment, these loans were moved into nonaccrual status.
**Business Segment Descriptions (Unaudited)**

**Retail Banking** provides deposit, lending, brokerage, investment management and cash management services to consumer and small business customers within our primary geographic markets. Our customers are serviced through our branch network, ATMs, call centers, online banking and mobile channels. The branch network is located primarily in Pennsylvania, Ohio, New Jersey, Michigan, Illinois, Maryland, Indiana, North Carolina, Florida, Kentucky, Washington, D.C., Delaware, Alabama, Virginia, Missouri, Georgia, Wisconsin and South Carolina.

**Corporate & Institutional Banking** provides lending, treasury management, and capital markets-related products and services to mid-sized and large corporations, government and not-for-profit entities. Lending products include secured and unsecured loans, letters of credit and equipment leases. Treasury management services include cash and investment management, receivables management, disbursement services, funds transfer services, information reporting, and global trade services. Capital markets-related products and services include foreign exchange, derivatives, securities, loan syndications and mergers and acquisitions advisory and related services to middle-market companies. We also provide commercial loan servicing, and real estate advisory and technology solutions, for the commercial real estate finance industry. Products and services are generally provided within our primary geographic markets, with certain products and services offered nationally and internationally.

**Asset Management Group** includes personal wealth management for high net worth and ultra high net worth clients and institutional asset management. Wealth management products and services include investment and retirement planning, customized investment management, private banking, tailored credit solutions, and trust management and administration for individuals and their families. Institutional asset management provides investment management, custody administration and retirement administration services. Institutional clients include corporations, unions, municipalities, non-profits, foundations and endowments, primarily located in our geographic footprint.

**Residential Mortgage Banking** directly originates first lien residential mortgage loans on a nationwide basis with a significant presence within the retail banking footprint, and originates loans through majority owned affiliates. Mortgage loans represent loans collateralized by one-to-four-family residential real estate. These loans are typically underwritten to government agency and/or third-party standards, and sold, servicing retained, to secondary mortgage conduits of FNMA, FHLMC, Federal Home Loan Banks and third-party investors, or are securitized and issued under the GNMA program. The mortgage servicing operation performs all functions related to servicing mortgage loans, primarily those in first lien position, for various investors and for loans owned by PNC.

**Non-Strategic Assets Portfolio** includes a consumer portfolio of mainly residential mortgage and brokered home equity loans and lines of credit and a small commercial loan and lease portfolio. We obtained a significant portion of these non-strategic assets through acquisitions of other companies.

**BlackRock** is a leader in investment management, risk management and advisory services for institutional and retail clients worldwide. BlackRock provides diversified investment management services to institutional clients, intermediary investors and individual investors through various investment vehicles. Investment management services primarily consist of the management of equity, fixed income, multi-asset class, alternative investment and cash management products. BlackRock offers its investment products in a variety of vehicles, including open-end and closed-end mutual funds, iShares® exchange-traded funds (ETFs), collective investment trusts and separate accounts. In addition, BlackRock provides market risk management, financial markets advisory and enterprise investment system services to a broad base of clients. Financial markets advisory services include valuation services relating to illiquid securities, dispositions and workout assignments (including long-term portfolio liquidation assignments), risk management and strategic planning and execution. We hold an equity investment in BlackRock, which is a key component of our diversified revenue strategy. BlackRock is a publicly traded company, and additional information regarding its business is available in its filings with the Securities and Exchange Commission (SEC). At March 31, 2014, our economic interest in BlackRock was 22%.

### Period End Employees

<table>
<thead>
<tr>
<th></th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2014</td>
<td>2013</td>
<td>2013</td>
<td>2013</td>
<td>2013</td>
</tr>
<tr>
<td><strong>Full-time employees</strong></td>
<td>56,172</td>
<td>55,780</td>
<td>50,942</td>
<td>52,985</td>
<td>52,985</td>
</tr>
<tr>
<td>Retail Banking</td>
<td>22,104</td>
<td>22,226</td>
<td>22,192</td>
<td>22,476</td>
<td>22,476</td>
</tr>
<tr>
<td>Other full-time employees (a)</td>
<td>27,740</td>
<td>27,695</td>
<td>27,973</td>
<td>27,975</td>
<td>27,975</td>
</tr>
<tr>
<td>Total full-time employees</td>
<td>49,844</td>
<td>49,921</td>
<td>50,165</td>
<td>50,451</td>
<td>50,942</td>
</tr>
<tr>
<td><strong>Part-time employees</strong></td>
<td>7,977</td>
<td>8,214</td>
<td>8,932</td>
<td>9,308</td>
<td>9,308</td>
</tr>
<tr>
<td>Retail Banking</td>
<td>3,761</td>
<td>4,030</td>
<td>4,194</td>
<td>4,394</td>
<td>4,496</td>
</tr>
<tr>
<td>Other part-time employees (a)</td>
<td>510</td>
<td>482</td>
<td>575</td>
<td>935</td>
<td>734</td>
</tr>
<tr>
<td>Total part-time employees</td>
<td>4,271</td>
<td>4,512</td>
<td>4,769</td>
<td>5,329</td>
<td>5,230</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>56,172</td>
<td>55,780</td>
<td>50,942</td>
<td>52,985</td>
<td>52,985</td>
</tr>
</tbody>
</table>

(a) Includes period end employees for all businesses other than Retail Banking and includes operations, technology and staff services employees other than staff directly employed by Retail Banking.
<table>
<thead>
<tr>
<th>Income (Loss)</th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2014</td>
<td>2013</td>
<td>2013</td>
<td>2013</td>
<td>2013</td>
</tr>
<tr>
<td>Retail Banking (c)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$158</td>
<td>$107</td>
<td>$165</td>
<td>$158</td>
<td>$120</td>
</tr>
<tr>
<td>Corporate &amp; Institutional Banking</td>
<td>523</td>
<td>569</td>
<td>542</td>
<td>612</td>
<td>541</td>
</tr>
<tr>
<td>Asset Management Group</td>
<td>37</td>
<td>36</td>
<td>47</td>
<td>36</td>
<td>43</td>
</tr>
<tr>
<td>Residential Mortgage Banking (d)</td>
<td>(4)</td>
<td>55</td>
<td>28</td>
<td>20</td>
<td>45</td>
</tr>
<tr>
<td>Non-Strategic Assets Portfolio</td>
<td>110</td>
<td>118</td>
<td>121</td>
<td>60</td>
<td>79</td>
</tr>
<tr>
<td>Other, including BlackRock (b) (e)</td>
<td>236</td>
<td>189</td>
<td>125</td>
<td>229</td>
<td>167</td>
</tr>
<tr>
<td>Net income</td>
<td>$1,060</td>
<td>$1,074</td>
<td>$1,028</td>
<td>$1,115</td>
<td>$995</td>
</tr>
</tbody>
</table>

### Revenue

<table>
<thead>
<tr>
<th>Income (Loss)</th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2014</td>
<td>2013</td>
<td>2013</td>
<td>2013</td>
<td>2013</td>
</tr>
<tr>
<td>Retail Banking (c)</td>
<td>$1,494</td>
<td>$1,500</td>
<td>$1,563</td>
<td>$1,554</td>
<td>$1,483</td>
</tr>
<tr>
<td>Corporate &amp; Institutional Banking</td>
<td>1,298</td>
<td>1,389</td>
<td>1,356</td>
<td>1,420</td>
<td>1,341</td>
</tr>
<tr>
<td>Asset Management Group</td>
<td>270</td>
<td>269</td>
<td>262</td>
<td>254</td>
<td>255</td>
</tr>
<tr>
<td>Residential Mortgage Banking (d)</td>
<td>206</td>
<td>327</td>
<td>254</td>
<td>228</td>
<td>291</td>
</tr>
<tr>
<td>Non-Strategic Assets Portfolio</td>
<td>148</td>
<td>167</td>
<td>181</td>
<td>175</td>
<td>219</td>
</tr>
<tr>
<td>Other, including BlackRock (b) (e)</td>
<td>361</td>
<td>421</td>
<td>304</td>
<td>433</td>
<td>366</td>
</tr>
<tr>
<td>Total revenue</td>
<td>$3,777</td>
<td>$4,073</td>
<td>$3,920</td>
<td>$4,064</td>
<td>$3,955</td>
</tr>
</tbody>
</table>

(a) Our business information is presented based on our internal management reporting practices. We periodically refine our internal methodologies as management reporting practices are enhanced.

(b) We consider BlackRock to be a separate reportable business segment but have combined its results with Other for this presentation. Our first quarter 2014 Form 10-Q will include additional information regarding BlackRock.

(c) Includes gains on sales of a portion of Visa Class B common shares in the first quarter of 2014 and the second and third quarters of 2013. For more information, refer to Selected Noninterest Income Information on page 3.

(d) Includes benefit/provision for residential mortgage repurchase obligations. For more information, refer to Selected Noninterest Income Information on page 3.

(e) Includes earnings and gains or losses related to PNC's equity interest in BlackRock and residual activities that do not meet the criteria for disclosure as a separate reportable business, such as gains or losses related to BlackRock transactions, integration costs, asset and liability management activities including net securities gains or losses, other-than-temporary impairment of investment securities and certain trading activities, exited businesses, private equity investments, intercompany eliminations, most corporate overhead, tax adjustments that are not allocated to business segments and differences between business segment performance reporting and financial statement reporting (GAAP), including the presentation of net income attributable to noncontrolling interests as the segments’ results exclude their portion of net income attributable to noncontrolling interests.
Retail Banking (Unaudited) (a)

<table>
<thead>
<tr>
<th>INCOME STATEMENT</th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net interest income</td>
<td>$980 $1,012 $1,006 $1,012 $1,049</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Noninterest income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service charges on deposits</td>
<td>140 151 149 141 129</td>
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<td></td>
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<tr>
<td>Brokerage</td>
<td>55 57 57 58 52</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Consumer services</td>
<td>218 256 234 229 216</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Other</td>
<td>101 24 117 114 37</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Total noninterest income</td>
<td>514 488 557 542 434</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Total revenue</td>
<td>1,494 1,500 1,563 1,554 1,483</td>
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<tr>
<td>Provision for credit losses</td>
<td>145 195 152 148 162</td>
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<td></td>
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<tr>
<td>Noninterest expense</td>
<td>1,100 1,138 1,151 1,156 1,131</td>
<td></td>
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<tr>
<td>Pretax earnings</td>
<td>249 167 260 250 190</td>
<td></td>
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</tr>
<tr>
<td>Income taxes</td>
<td>91 60 95 92 70</td>
<td></td>
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<tr>
<td>Earnings</td>
<td>$158 $107 $165 $158 $120</td>
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<td></td>
</tr>
</tbody>
</table>

| AVERAGE BALANCE SHEET | | | | |
|------------------------|---------------|-----------------|------------------|--------------|--------------|
| Loans | | | | | |
| Consumer | | | | | |
| Home equity | $29,317 $29,588 $29,477 $29,212 $28,913 | | | | |
| Indirect auto | 8,994 8,671 7,971 7,314 7,006 | | | | |
| Indirect other | 777 822 877 939 1,000 | | | | |
| Education | 7,547 7,680 7,818 7,982 8,220 | | | | |
| Credit cards | 4,271 4,250 4,148 4,061 4,108 | | | | |
| Other | 2,137 2,157 2,152 2,141 2,141 | | | | |
| Total consumer | 53,043 53,168 52,443 51,649 51,388 | | | | |
| Commercial and commercial real estate | 11,051 11,131 11,299 11,345 11,290 | | | | |
| Floor plan | 2,373 2,226 1,931 2,048 2,014 | | | | |
| Residential mortgage | 647 676 715 767 811 | | | | |
| Total loans | 67,114 67,201 66,388 65,809 65,503 | | | | |
| Goodwill and other intangible assets | 6,062 6,083 6,105 6,127 6,148 | | | | |
| Other assets | 2,744 2,730 2,722 2,580 2,465 | | | | |
| Total assets | $75,920 $76,014 $75,215 $74,516 $74,116 | | | | |
| Deposits | | | | | |
| Noninterest-bearing demand | $21,359 $21,699 $21,349 $21,187 $20,744 | | | | |
| Interest-bearing demand | 33,490 32,298 31,748 32,004 31,183 | | | | |
| Money market | 49,484 49,250 48,939 48,645 48,291 | | | | |
| Total transaction deposits | 104,333 103,247 102,036 101,836 100,218 | | | | |
| Savings | 11,288 10,901 10,900 10,997 10,537 | | | | |
| Certificates of deposit | 19,882 20,425 21,050 21,823 22,683 | | | | |
| Total deposits | 135,503 134,573 133,986 134,656 133,438 | | | | |
| Other liabilities | 398 369 364 343 273 | | | | |
| Total liabilities | $135,901 $134,942 $134,350 $134,999 $133,711 | | | | |

| PERFORMANCE RATIOS | | | | |
|-------------------|---------------|-----------------|------------------|--------------|--------------|
| Return on average assets | .84% .56% .87% .85% .66% | | | | |
| Noninterest income to total revenue | 34 33 36 35 29 | | | | |
| Efficiency | 74 76 74 74 76 | | | | |

(a) See note (a) on page 16.
**THE PNC FINANCIAL SERVICES GROUP, INC.**

**Retail Banking (Unaudited) (Continued)**

<table>
<thead>
<tr>
<th>Dollars in millions, except as noted</th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dollars in millions, except as noted</strong></td>
<td>2014</td>
<td>2013</td>
<td>2013</td>
<td>2013</td>
<td>2013</td>
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<tr>
<td><strong>OTHER INFORMATION (a)</strong></td>
<td></td>
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<tr>
<td>Credit-related statistics:</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Commercial nonperforming assets</td>
<td>$ 172</td>
<td>$ 208</td>
<td>$ 212</td>
<td>$ 222</td>
<td>$ 230</td>
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<tr>
<td>Consumer nonperforming assets</td>
<td>1,059</td>
<td>1,077</td>
<td>1,074</td>
<td>1,068</td>
<td>1,050</td>
</tr>
<tr>
<td>Total nonperforming assets</td>
<td>$ 1,231</td>
<td>$ 1,285</td>
<td>$ 1,286</td>
<td>$ 1,290</td>
<td>$ 1,280</td>
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<tr>
<td>Purchased impaired loans (b)</td>
<td>$ 663</td>
<td>$ 692</td>
<td>$ 718</td>
<td>$ 750</td>
<td>$ 788</td>
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<tr>
<td>Commercial lending net charge-offs</td>
<td>$ 20</td>
<td>$ 13</td>
<td>$ 17</td>
<td>$ 22</td>
<td>$ 37</td>
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<tr>
<td>Credit card lending net charge-offs</td>
<td>37</td>
<td>37</td>
<td>35</td>
<td>39</td>
<td>45</td>
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<tr>
<td>Consumer lending (excluding credit card) net charge-offs</td>
<td>88</td>
<td>118</td>
<td>91</td>
<td>91</td>
<td>168</td>
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<tr>
<td>Total net charge-offs</td>
<td>$ 145</td>
<td>$ 168</td>
<td>$ 143</td>
<td>$ 152</td>
<td>$ 250</td>
</tr>
<tr>
<td>Commercial lending annualized net charge-off ratio</td>
<td>.60 %</td>
<td>.39 %</td>
<td>.51 %</td>
<td>.66 %</td>
<td>1.13 %</td>
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<tr>
<td>Credit card lending annualized net charge-off ratio</td>
<td>3.51 %</td>
<td>3.45 %</td>
<td>3.35 %</td>
<td>3.85 %</td>
<td>4.44 %</td>
</tr>
<tr>
<td>Consumer lending (excluding credit card) annualized net charge-off ratio (c)</td>
<td>.72 %</td>
<td>.94 %</td>
<td>.74 %</td>
<td>.75 %</td>
<td>1.42 %</td>
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<tr>
<td>Total annualized net charge-off ratio (c)</td>
<td>.88 %</td>
<td>.99 %</td>
<td>.85 %</td>
<td>.93 %</td>
<td>1.55 %</td>
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<td>Home equity portfolio credit statistics: (d)</td>
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<tr>
<td>% of first lien positions at origination (e)</td>
<td>53 %</td>
<td>52 %</td>
<td>52 %</td>
<td>50 %</td>
<td>48 %</td>
</tr>
<tr>
<td>Weighted-average loan-to-value ratios (LTVs) (e) (f)</td>
<td>79 %</td>
<td>81 %</td>
<td>83 %</td>
<td>85 %</td>
<td>85 %</td>
</tr>
<tr>
<td>Weighted-average updated FICO scores (g)</td>
<td>745</td>
<td>745</td>
<td>745</td>
<td>745</td>
<td>743</td>
</tr>
<tr>
<td>Annualized net charge-off ratio (d)</td>
<td>.75 %</td>
<td>1.06 %</td>
<td>.75 %</td>
<td>.82 %</td>
<td>1.97 %</td>
</tr>
<tr>
<td>Delinquency data: (h)</td>
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<td></td>
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</tr>
<tr>
<td>Loans 30 - 59 days past due</td>
<td>.21 %</td>
<td>.20 %</td>
<td>.22 %</td>
<td>.20 %</td>
<td>.23 %</td>
</tr>
<tr>
<td>Loans 60 - 89 days past due</td>
<td>.08 %</td>
<td>.09 %</td>
<td>.09 %</td>
<td>.08 %</td>
<td>.10 %</td>
</tr>
<tr>
<td>Total accruing loans past due</td>
<td>.29 %</td>
<td>.29 %</td>
<td>.32 %</td>
<td>.28 %</td>
<td>.33 %</td>
</tr>
<tr>
<td>Nonperforming loans</td>
<td>3.12 %</td>
<td>3.15 %</td>
<td>3.13 %</td>
<td>3.12 %</td>
<td>3.01 %</td>
</tr>
<tr>
<td>Other statistics:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>ATMs</td>
<td>8,001</td>
<td>7,445</td>
<td>7,441</td>
<td>7,335</td>
<td>7,303</td>
</tr>
<tr>
<td>Branches (i)</td>
<td>2,703</td>
<td>2,714</td>
<td>2,724</td>
<td>2,780</td>
<td>2,856</td>
</tr>
<tr>
<td>Brokerage account assets (billions)</td>
<td>$ 41</td>
<td>$ 41</td>
<td>$ 40</td>
<td>$ 39</td>
<td>$ 39</td>
</tr>
<tr>
<td>Customer-related statistics: (in thousands)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-branch deposit transactions (j)</td>
<td>31 %</td>
<td>30 %</td>
<td>27 %</td>
<td>23 %</td>
<td>20 %</td>
</tr>
<tr>
<td>Digital Consumer Customers (k)</td>
<td>43 %</td>
<td>40 %</td>
<td>38 %</td>
<td>37 %</td>
<td>37 %</td>
</tr>
</tbody>
</table>

(a) Presented as of period end, except for net charge-offs and annualized net charge-off ratios, which are for the three months ended.
(b) Recorded investment of purchased impaired loans related to acquisitions.
(c) Ratios for the three months ended March 31, 2013 include additional consumer charge-offs taken as a result of alignment with interagency guidance on practices for loans and lines of credit we implemented in the first quarter of 2013.
(d) Lien position, LTV and FICO statistics are based upon customer balances.
(e) Lien positions and LTV calculations at March 31, 2014 reflect the use of revised assumptions where data is missing.
(f) LTV statistics are based upon current information.
(g) Represents FICO scores that are updated at least quarterly.
(h) Data based upon recorded investment. Past due amounts exclude purchased impaired loans, even if contractually past due, as we are currently accreting interest income over the expected life of the loans. In the first quarter of 2012, we adopted a policy stating that Home equity loans past due 90 days or more would be placed on nonaccrual status.
(i) Excludes satellite offices (e.g., drive-ups, electronic branches and retirement centers) that provide limited products and/or services.
(j) Percentage of total deposit transactions processed at an ATM or through our mobile banking application.
(k) Represents consumer checking relationships that process the majority of their transactions through non-branch channels.
Corporate & Institutional Banking (Unaudited) (a)

### INCOME STATEMENT

<table>
<thead>
<tr>
<th></th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dollars in millions</strong></td>
<td>2014</td>
<td>2013</td>
<td>2013</td>
<td>2013</td>
<td>2013</td>
</tr>
<tr>
<td><strong>Net interest income</strong></td>
<td>$934</td>
<td>$960</td>
<td>$945</td>
<td>$943</td>
<td>$956</td>
</tr>
<tr>
<td><strong>Noninterest income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corporate service fees</td>
<td>268</td>
<td>277</td>
<td>277</td>
<td>297</td>
<td>246</td>
</tr>
<tr>
<td>Other</td>
<td>96</td>
<td>152</td>
<td>134</td>
<td>180</td>
<td>139</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>1,298</td>
<td>1,389</td>
<td>1,356</td>
<td>1,420</td>
<td>1,341</td>
</tr>
<tr>
<td><strong>Provision for credit losses (benefit)</strong></td>
<td>(13)</td>
<td>(29)</td>
<td>30</td>
<td>(40)</td>
<td>14</td>
</tr>
<tr>
<td><strong>Noninterest expense</strong></td>
<td>488</td>
<td>525</td>
<td>495</td>
<td>499</td>
<td>480</td>
</tr>
<tr>
<td><strong>Pretax earnings</strong></td>
<td>823</td>
<td>893</td>
<td>831</td>
<td>961</td>
<td>847</td>
</tr>
<tr>
<td><strong>Income taxes</strong></td>
<td>300</td>
<td>324</td>
<td>289</td>
<td>349</td>
<td>306</td>
</tr>
<tr>
<td><strong>Earnings</strong></td>
<td>$523</td>
<td>$569</td>
<td>$542</td>
<td>$612</td>
<td>$541</td>
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### AVERAGE BALANCE SHEET

<table>
<thead>
<tr>
<th>Loans</th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dollars in millions</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial</td>
<td>$75,506</td>
<td>$74,199</td>
<td>$72,753</td>
<td>$72,202</td>
<td>$69,817</td>
</tr>
<tr>
<td>Commercial real estate</td>
<td>20,039</td>
<td>18,938</td>
<td>17,830</td>
<td>17,002</td>
<td>16,876</td>
</tr>
<tr>
<td>Equipment lease financing</td>
<td>6,789</td>
<td>6,749</td>
<td>6,610</td>
<td>6,655</td>
<td>6,552</td>
</tr>
<tr>
<td>Total commercial lending</td>
<td>102,334</td>
<td>99,886</td>
<td>97,193</td>
<td>95,859</td>
<td>93,245</td>
</tr>
<tr>
<td>Consumer</td>
<td>1,125</td>
<td>1,032</td>
<td>801</td>
<td>876</td>
<td>1,083</td>
</tr>
<tr>
<td>Total loans</td>
<td>103,459</td>
<td>100,918</td>
<td>97,994</td>
<td>96,735</td>
<td>94,328</td>
</tr>
<tr>
<td>Goodwill and other intangible assets</td>
<td>3,826</td>
<td>3,841</td>
<td>3,848</td>
<td>3,775</td>
<td>3,752</td>
</tr>
<tr>
<td>Loans held for sale</td>
<td>894</td>
<td>893</td>
<td>975</td>
<td>968</td>
<td>1,236</td>
</tr>
<tr>
<td>Other assets</td>
<td>9,758</td>
<td>9,746</td>
<td>9,750</td>
<td>10,729</td>
<td>12,355</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$117,937</td>
<td>$115,398</td>
<td>$112,567</td>
<td>$112,207</td>
<td>$111,671</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Deposits</th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>Noninterest-bearing demand</td>
<td>$42,772</td>
<td>$43,482</td>
<td>$42,053</td>
<td>$39,910</td>
<td>$40,572</td>
</tr>
<tr>
<td>Money market</td>
<td>20,678</td>
<td>20,579</td>
<td>18,099</td>
<td>16,932</td>
<td>17,023</td>
</tr>
<tr>
<td>Other</td>
<td>7,531</td>
<td>7,609</td>
<td>6,992</td>
<td>6,914</td>
<td>6,979</td>
</tr>
<tr>
<td>Total deposits</td>
<td>70,981</td>
<td>71,670</td>
<td>67,144</td>
<td>63,756</td>
<td>64,574</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>7,476</td>
<td>8,207</td>
<td>13,932</td>
<td>17,059</td>
<td>18,779</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>$78,457</td>
<td>$79,877</td>
<td>$81,076</td>
<td>$80,815</td>
<td>$83,353</td>
</tr>
</tbody>
</table>

### PERFORMANCE RATIOS

- Return on average assets: 1.80% 1.96% 1.91% 2.19% 1.96%
- Noninterest income to total revenue: 28 31 30 34 29
- Efficiency: 38 38 37 35 36

(a)See note (a) on page 16.
## COMMERCIAL MORTGAGE SERVICING

### PORTFOLIO - SERVICED FOR THIRD PARTIES (in billions)

<table>
<thead>
<tr>
<th></th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
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<td><strong>COMMERCIAL MORTGAGE SERVICING</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PORTFOLIO - SERVICED FOR THIRD PARTIES (in billions)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Beginning of period</strong></td>
<td>$308</td>
<td>$298</td>
<td>$294</td>
<td>$290</td>
<td>$282</td>
</tr>
<tr>
<td><strong>Acquisitions/additions</strong></td>
<td>23</td>
<td>26</td>
<td>18</td>
<td>18</td>
<td>21</td>
</tr>
<tr>
<td><strong>Repayments/transfers</strong></td>
<td>(18)</td>
<td>(16)</td>
<td>(14)</td>
<td>(14)</td>
<td>(13)</td>
</tr>
<tr>
<td><strong>End of period</strong></td>
<td>$313</td>
<td>$308</td>
<td>$298</td>
<td>$294</td>
<td>$290</td>
</tr>
</tbody>
</table>

### OTHER INFORMATION

#### Consolidated revenue from: (b)

- **Treasury Management (c)**
  - 2014: $311
  - 2013: $309
  - 2013: $309
  - 2013: $313
  - 2013: $329
- **Capital Markets (d)**
  - 2014: $157
  - 2013: $220
  - 2013: $175
  - 2013: $196
  - 2013: $131
- **Commercial mortgage loans held for sale (e)**
  - 2014: $19
  - 2013: $37
  - 2013: $27
  - 2013: $31
  - 2013: $38
- **Commercial mortgage loan servicing income (f)**
  - 2014: $55
  - 2013: $60
  - 2013: $60
  - 2013: $53
  - 2013: $53
- **Commercial mortgage servicing rights valuation, net of economic hedge (g)**
  - 2014: $11
  - 2013: $(5)
  - 2013: $18
  - 2013: $44
  - 2013: $11

#### Total commercial mortgage banking activities

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<tr>
<th></th>
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<th>2013</th>
<th>2013</th>
<th>2013</th>
<th>2013</th>
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<tr>
<td><strong>Consolidated revenue from: (b)</strong></td>
<td>$85</td>
<td>$92</td>
<td>$105</td>
<td>$128</td>
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#### Average Loans (by C&IB business)

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<th>2013</th>
<th>2013</th>
<th>2013</th>
</tr>
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<tbody>
<tr>
<td><strong>Corporate Banking</strong></td>
<td>52,253</td>
<td>51,689</td>
<td>50,844</td>
<td>50,678</td>
<td>49,241</td>
</tr>
<tr>
<td><strong>Real Estate</strong></td>
<td>26,003</td>
<td>24,333</td>
<td>22,622</td>
<td>21,361</td>
<td>20,790</td>
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<tr>
<td><strong>Business Credit</strong></td>
<td>12,534</td>
<td>12,182</td>
<td>11,726</td>
<td>11,611</td>
<td>11,181</td>
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<tr>
<td><strong>Equipment Finance</strong></td>
<td>10,210</td>
<td>10,095</td>
<td>10,035</td>
<td>10,034</td>
<td>9,811</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>2,459</td>
<td>2,619</td>
<td>2,767</td>
<td>3,051</td>
<td>3,305</td>
</tr>
<tr>
<td><strong>Total average loans</strong></td>
<td>103,459</td>
<td>100,918</td>
<td>97,994</td>
<td>96,735</td>
<td>94,328</td>
</tr>
<tr>
<td><strong>Total loans (h)</strong></td>
<td>105,398</td>
<td>101,773</td>
<td>99,337</td>
<td>97,708</td>
<td>94,843</td>
</tr>
<tr>
<td><strong>Net carrying amount of commercial mortgage servicing rights (h)</strong></td>
<td>$529</td>
<td>$549</td>
<td>$541</td>
<td>$525</td>
<td>$452</td>
</tr>
<tr>
<td><strong>Credit-related statistics:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td><strong>Nonperforming assets (h)</strong></td>
<td>$786</td>
<td>$804</td>
<td>$949</td>
<td>$999</td>
<td>$1,082</td>
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<tr>
<td><strong>Purchased impaired loans (h) (i)</strong></td>
<td>$428</td>
<td>$515</td>
<td>$600</td>
<td>$708</td>
<td>$768</td>
</tr>
<tr>
<td><strong>Net charge-offs (recoveries)</strong></td>
<td>$2</td>
<td>$10</td>
<td>$56</td>
<td>$(19)</td>
<td>$58</td>
</tr>
</tbody>
</table>

(a) See note (a) on page 16.
(b) Represents consolidated PNC amounts. Our first quarter 2014 Form 10-Q will include additional information regarding these items.
(c) Includes amounts reported in net interest income and corporate service fees.
(d) Includes amounts reported in net interest income, corporate service fees and other noninterest income.
(e) Includes other noninterest income for valuations on commercial mortgage loans held for sale and related commitments, derivative valuations, origination fees, and gains on sale of loans held for sale and net interest income on loans held for sale.
(f) Includes net interest income and noninterest income, primarily in corporate services fees, from loan servicing and ancillary services, net of changes in fair value on commercial mortgage servicing rights due to time and payoffs for first quarter 2014 and net of commercial mortgage servicing rights amortization for 2013 periods. Commercial mortgage servicing rights valuation, net of economic hedge is shown separately.
(g) Includes amounts reported in corporate service fees.
(h) Presented as of period end.
(i) Recorded investment of purchased impaired loans related to acquisitions.
### ASSETS UNDER ADMINISTRATION (in billions) (b) (d)

<table>
<thead>
<tr>
<th></th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$7,599</td>
<td>$7,594</td>
<td>$7,445</td>
<td>$7,289</td>
<td>$7,131</td>
</tr>
<tr>
<td>Liquidity/Other</td>
<td>$222</td>
<td>$230</td>
<td>$216</td>
<td>$230</td>
<td>$223</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>$9,609</td>
<td>$9,237</td>
<td>$8,735</td>
<td>$8,945</td>
<td>$9,302</td>
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</table>

### ASSET MANAGEMENT GROUP

#### Performance Ratios

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
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<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Return on average assets</td>
<td>1.97%</td>
<td>1.88%</td>
<td>2.5%</td>
<td>1.98%</td>
<td>2.45%</td>
<td></td>
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</tr>
<tr>
<td>Noninterest income to total revenue</td>
<td>74</td>
<td>74</td>
<td>72</td>
<td>72</td>
<td>71</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Efficiency</td>
<td>74</td>
<td>76</td>
<td>73</td>
<td>77</td>
<td>72</td>
<td></td>
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</table>

#### Other Information

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<thead>
<tr>
<th></th>
<th></th>
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<th></th>
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</thead>
<tbody>
<tr>
<td>Total nonperforming assets (b)</td>
<td>$80</td>
<td>$75</td>
<td>$68</td>
<td>$69</td>
<td>$65</td>
<td></td>
<td></td>
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<tr>
<td>Purchased impaired loans (b) (c)</td>
<td>$96</td>
<td>$99</td>
<td>$100</td>
<td>$102</td>
<td>$105</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total net charge-offs (recoveries)</td>
<td>$1</td>
<td>$3</td>
<td>$7</td>
<td>$2</td>
<td>$3</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Assets under Administration (in billions) (b) (d)

<table>
<thead>
<tr>
<th></th>
<th>March 31</th>
<th>December 31</th>
<th>September 30</th>
<th>June 30</th>
<th>March 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$255</td>
<td>$247</td>
<td>$237</td>
<td>$233</td>
<td>$236</td>
</tr>
<tr>
<td>Discretionary assets under management</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Personal</td>
<td>$84</td>
<td>$83</td>
<td>$80</td>
<td>$78</td>
<td>$77</td>
</tr>
<tr>
<td>Institutional</td>
<td>$46</td>
<td>$44</td>
<td>$42</td>
<td>$39</td>
<td>$41</td>
</tr>
<tr>
<td>Total</td>
<td>$130</td>
<td>$127</td>
<td>$122</td>
<td>$117</td>
<td>$118</td>
</tr>
<tr>
<td>Nondiscretionary assets under administration</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal</td>
<td>$28</td>
<td>$28</td>
<td>$26</td>
<td>$34</td>
<td>$35</td>
</tr>
<tr>
<td>Institutional</td>
<td>$97</td>
<td>$92</td>
<td>$89</td>
<td>$82</td>
<td>$83</td>
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<tr>
<td>Total</td>
<td>$125</td>
<td>$120</td>
<td>$115</td>
<td>$116</td>
<td>$118</td>
</tr>
</tbody>
</table>

### Notes

(a) See note (a) on page 16.
(b) As of period end.
(c) Recorded investment of purchased impaired loans related to acquisitions.
(d) Excludes brokerage account assets.
### Residential Mortgage Banking (Unaudited) (a)

#### Three months ended

<table>
<thead>
<tr>
<th></th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME STATEMENT</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net interest income</td>
<td>$40</td>
<td>$49</td>
<td>$46</td>
<td>$51</td>
<td>$48</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Noninterest income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan servicing revenue</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Servicing fees</td>
<td>61</td>
<td>56</td>
<td>40</td>
<td>37</td>
<td>41</td>
</tr>
<tr>
<td>Net MSR hedging gains / (losses)</td>
<td>(1)</td>
<td>1</td>
<td>57</td>
<td>26</td>
<td>37</td>
</tr>
<tr>
<td>Loan sales revenue</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefit / (provision) for residential mortgage repurchase obligations</td>
<td>19</td>
<td>124</td>
<td>6</td>
<td>(73)</td>
<td>(4)</td>
</tr>
<tr>
<td>Loan sales revenue</td>
<td>88</td>
<td>98</td>
<td>108</td>
<td>190</td>
<td>172</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1)</td>
<td>(1)</td>
<td>(1)</td>
<td>(3)</td>
<td>(3)</td>
<td>(3)</td>
</tr>
<tr>
<td><strong>Total noninterest income</strong></td>
<td>166</td>
<td>278</td>
<td>208</td>
<td>177</td>
<td>243</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>206</td>
<td>327</td>
<td>254</td>
<td>228</td>
<td>291</td>
</tr>
<tr>
<td>Provision for credit losses (benefit)</td>
<td>(1)</td>
<td>(3)</td>
<td>-</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td><strong>Noninterest expense</strong></td>
<td>213</td>
<td>243</td>
<td>210</td>
<td>192</td>
<td>200</td>
</tr>
<tr>
<td><strong>Pretax earnings (loss)</strong></td>
<td>(6)</td>
<td>87</td>
<td>44</td>
<td>32</td>
<td>71</td>
</tr>
<tr>
<td>Income taxes (benefit)</td>
<td>(2)</td>
<td>32</td>
<td>16</td>
<td>12</td>
<td>26</td>
</tr>
<tr>
<td><strong>Earnings (loss)</strong></td>
<td>$ (4)</td>
<td>$ 55</td>
<td>$ 28</td>
<td>$ 20</td>
<td>$ 45</td>
</tr>
<tr>
<td><strong>AVERAGE BALANCE SHEET</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Portfolio loans</td>
<td>$2,036</td>
<td>$2,219</td>
<td>$2,334</td>
<td>$2,403</td>
<td>$2,553</td>
</tr>
<tr>
<td>Loans held for sale</td>
<td>1,068</td>
<td>1,340</td>
<td>2,104</td>
<td>2,106</td>
<td>2,038</td>
</tr>
<tr>
<td>Mortgage servicing rights (MSR)</td>
<td>1,073</td>
<td>1,066</td>
<td>1,068</td>
<td>849</td>
<td>764</td>
</tr>
<tr>
<td>Other assets</td>
<td>4,600</td>
<td>4,458</td>
<td>3,811</td>
<td>5,049</td>
<td>5,448</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$8,777</td>
<td>$9,083</td>
<td>$9,317</td>
<td>$10,407</td>
<td>$10,803</td>
</tr>
<tr>
<td>Deposits</td>
<td>$2,100</td>
<td>$2,388</td>
<td>$2,936</td>
<td>$3,260</td>
<td>$3,106</td>
</tr>
<tr>
<td>Borrowings and other liabilities</td>
<td>3,464</td>
<td>3,553</td>
<td>3,216</td>
<td>3,216</td>
<td>3,487</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>$5,564</td>
<td>$5,941</td>
<td>$5,252</td>
<td>$6,476</td>
<td>$6,593</td>
</tr>
<tr>
<td><strong>PERFORMANCE RATIOS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Return on average assets</td>
<td>(.18)%</td>
<td>2.40%</td>
<td>1.19%</td>
<td>.77%</td>
<td>1.69%</td>
</tr>
<tr>
<td>Noninterest income to total revenue</td>
<td>81</td>
<td>85</td>
<td>82</td>
<td>78</td>
<td>84</td>
</tr>
<tr>
<td>Efficiency</td>
<td>103</td>
<td>74</td>
<td>83</td>
<td>84</td>
<td>69</td>
</tr>
</tbody>
</table>

#### RESIDENTIAL MORTGAGE SERVicing PORTFOLIO - SERVICed FOR THIRD PARTIES (in billions)

<table>
<thead>
<tr>
<th>Beginning of period</th>
<th>114</th>
<th>115</th>
<th>116</th>
<th>120</th>
<th>119</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquisitions</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>-</td>
<td>6</td>
</tr>
<tr>
<td>Additions</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Repayments/transfer</td>
<td>4</td>
<td>(6)</td>
<td>(7)</td>
<td>(8)</td>
<td>(9)</td>
</tr>
<tr>
<td><strong>End of period</strong></td>
<td>114</td>
<td>114</td>
<td>115</td>
<td>116</td>
<td>120</td>
</tr>
</tbody>
</table>

#### Servicing portfolio - third-party statistics: (b)

| Fixed rate | 94%   | 93%   | 92%   | 92%   | 92%   |
| Adjust rate/balloon | 6% | 7% | 8% | 8% | 8% |
| Weighted-average interest rate | 4.56% | 4.59% | 4.63% | 4.72% | 4.80% |
| MSR capitalized value (in billions) | $1.1 | $1.1 | $1.1 | $1.0 | $ .8 |
| MSR capitalized value (in basis points) | 92 | 95 | 90 | 84 | 65 |
| Weighted-average servicing fee (in basis points) | 28 | 28 | 28 | 28 | 28 |

#### RESIDENTIAL MORTGAGE REPURCHASE RESERVE

<table>
<thead>
<tr>
<th>Beginning of period</th>
<th>131</th>
<th>471</th>
<th>523</th>
<th>522</th>
<th>614</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Benefit) / Provision</td>
<td>(19)</td>
<td>(124)</td>
<td>(6)</td>
<td>73</td>
<td>4</td>
</tr>
<tr>
<td>Agency settlements</td>
<td>(191)</td>
<td>(25)</td>
<td>(46)</td>
<td>(72)</td>
<td>(96)</td>
</tr>
<tr>
<td><strong>End of period</strong></td>
<td>103</td>
<td>131</td>
<td>471</td>
<td>523</td>
<td>522</td>
</tr>
</tbody>
</table>

#### OTHER INFORMATION

| Loan origination volume (in billions) | $1.9 | $2.5 | $3.7 | $4.7 | $4.2 |
| Loan sale margin percentage | 4.53% | 3.96% | 2.92% | 4.04% | 4.07% |
| Percentage of originations represented by: | | | | | |
| Agency and government programs | 99% | 99% | 99% | 100% | 100% |
| Purchase volume (c) | 37% | 41% | 38% | 28% | 19% |
| Refinance volume | 63% | 59% | 62% | 72% | 81% |
| **Total nonperforming assets (b)** | $173 | $189 | $205 | $220 | $236 |

(a) See note (a) on page 16.
(b) As of period end.
(c) Mortgages with borrowers as part of residential real estate purchase transactions.
## THE PNC FINANCIAL SERVICES GROUP, INC.

**Non-Strategic Assets Portfolio (Unaudited) (a)**

<table>
<thead>
<tr>
<th></th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME STATEMENT</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net interest income</td>
<td>$142</td>
<td>$161</td>
<td>$161</td>
<td>$164</td>
<td>$203</td>
</tr>
<tr>
<td>Noninterest income</td>
<td>6</td>
<td>6</td>
<td>20</td>
<td>11</td>
<td>16</td>
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<tr>
<td>Total revenue</td>
<td>148</td>
<td>167</td>
<td>181</td>
<td>175</td>
<td>219</td>
</tr>
<tr>
<td>Provision for credit losses (benefit)</td>
<td>(52)</td>
<td>(59)</td>
<td>(43)</td>
<td>39</td>
<td>42</td>
</tr>
<tr>
<td>Noninterest expense</td>
<td>26</td>
<td>39</td>
<td>33</td>
<td>41</td>
<td>52</td>
</tr>
<tr>
<td>Pretax earnings</td>
<td>174</td>
<td>187</td>
<td>191</td>
<td>95</td>
<td>125</td>
</tr>
<tr>
<td>Income taxes</td>
<td>64</td>
<td>69</td>
<td>70</td>
<td>35</td>
<td>46</td>
</tr>
<tr>
<td><strong>Earnings</strong></td>
<td>$110</td>
<td>$118</td>
<td>$121</td>
<td>$60</td>
<td>$79</td>
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<td></td>
</tr>
<tr>
<td><strong>Commercial Lending:</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Commercial/Commercial real estate</td>
<td>$220</td>
<td>$246</td>
<td>$319</td>
<td>$437</td>
<td>$537</td>
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<td>Lease financing</td>
<td>681</td>
<td>678</td>
<td>686</td>
<td>694</td>
<td>688</td>
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<tr>
<td>Total commercial lending</td>
<td>901</td>
<td>924</td>
<td>1,005</td>
<td>1,131</td>
<td>1,225</td>
</tr>
<tr>
<td><strong>Consumer Lending:</strong></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home equity</td>
<td>3,625</td>
<td>3,764</td>
<td>3,935</td>
<td>4,122</td>
<td>4,158</td>
</tr>
<tr>
<td>Residential real estate</td>
<td>5,104</td>
<td>5,312</td>
<td>5,496</td>
<td>5,709</td>
<td>5,938</td>
</tr>
<tr>
<td>Total consumer lending</td>
<td>8,729</td>
<td>9,076</td>
<td>9,431</td>
<td>9,831</td>
<td>10,096</td>
</tr>
<tr>
<td><strong>Total portfolio loans</strong></td>
<td>9,630</td>
<td>10,000</td>
<td>10,436</td>
<td>10,962</td>
<td>11,321</td>
</tr>
<tr>
<td>Other assets (b)</td>
<td>(741)</td>
<td>(757)</td>
<td>(735)</td>
<td>(672)</td>
<td>(586)</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$8,889</td>
<td>$9,243</td>
<td>$9,701</td>
<td>$10,290</td>
<td>$10,735</td>
</tr>
<tr>
<td><strong>Deposits and other liabilities</strong></td>
<td>$231</td>
<td>$236</td>
<td>$261</td>
<td>$275</td>
<td>$168</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>$231</td>
<td>$236</td>
<td>$261</td>
<td>$275</td>
<td>$168</td>
</tr>
<tr>
<td><strong>PERFORMANCE RATIOS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Return on average assets</td>
<td>5.02 %</td>
<td>5.06 %</td>
<td>4.95 %</td>
<td>2.34 %</td>
<td>2.98 %</td>
</tr>
<tr>
<td>Noninterest income to total revenue</td>
<td>4</td>
<td>4</td>
<td>11</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Efficiency</td>
<td>18</td>
<td>23</td>
<td>18</td>
<td>23</td>
<td>24</td>
</tr>
</tbody>
</table>

## OTHER INFORMATION

<table>
<thead>
<tr>
<th></th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonperforming assets (c)</td>
<td>$798</td>
<td>$834</td>
<td>$863</td>
<td>$935</td>
<td>$999</td>
</tr>
<tr>
<td>Purchased impaired loans (c) (d)</td>
<td>$4,654</td>
<td>$4,797</td>
<td>$4,966</td>
<td>$5,193</td>
<td>$5,372</td>
</tr>
<tr>
<td>Net charge-offs</td>
<td>$31</td>
<td>$9</td>
<td>$23</td>
<td>$53</td>
<td>$87</td>
</tr>
<tr>
<td>Annualized net charge-off ratio</td>
<td>1.31 %</td>
<td>.36 %</td>
<td>.87 %</td>
<td>1.94 %</td>
<td>3.12 %</td>
</tr>
</tbody>
</table>

## LOANS (c)

<table>
<thead>
<tr>
<th></th>
<th>March 31 2014</th>
<th>December 31 2013</th>
<th>September 30 2013</th>
<th>June 30 2013</th>
<th>March 31 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial Lending:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial/Commercial real estate</td>
<td>$201</td>
<td>$236</td>
<td>$270</td>
<td>$388</td>
<td>$493</td>
</tr>
<tr>
<td>Lease financing</td>
<td>683</td>
<td>680</td>
<td>675</td>
<td>696</td>
<td>690</td>
</tr>
<tr>
<td>Total commercial lending</td>
<td>884</td>
<td>916</td>
<td>945</td>
<td>1,084</td>
<td>1,183</td>
</tr>
<tr>
<td>Consumer Lending:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home equity</td>
<td>3,554</td>
<td>3,692</td>
<td>3,844</td>
<td>4,029</td>
<td>4,209</td>
</tr>
<tr>
<td>Residential real estate</td>
<td>5,092</td>
<td>5,267</td>
<td>5,434</td>
<td>5,659</td>
<td>5,880</td>
</tr>
<tr>
<td>Total consumer lending</td>
<td>8,646</td>
<td>8,959</td>
<td>9,278</td>
<td>9,688</td>
<td>10,089</td>
</tr>
<tr>
<td><strong>Total loans</strong></td>
<td>$9,530</td>
<td>$9,875</td>
<td>$10,223</td>
<td>$10,772</td>
<td>$11,272</td>
</tr>
</tbody>
</table>

(a) See note (a) on page 16.
(b) Other assets were negative in all periods presented due to the allowance for loan and lease losses.
(c) As of period end.
(d) Recorded investment of purchased impaired loans related to acquisitions.
Glossary Of Terms

Accretable net interest (Accretable yield) - The excess of cash flows expected to be collected on a purchased impaired loan over the carrying value of the loan. The accretable net interest is recognized into interest income over the remaining life of the loan using the constant effective yield method.

Adjusted average total assets - Primarily comprised of total average quarterly (or annual) assets plus (less) unrealized losses (gains) on investment securities, less goodwill and certain other intangible assets (net of eligible deferred taxes).

Annualized - Adjusted to reflect a full year of activity.

Assets under management - Assets over which we have sole or shared investment authority for our customers/clients. We do not include these assets on our Consolidated Balance Sheet.

Basel I Tier 1 common capital - Basel I Tier 1 risk-based capital, less preferred equity, less trust preferred capital securities, and less noncontrolling interests.

Basel I Tier 1 common capital ratio - Basel I Tier 1 common capital divided by period-end Basel I risk-weighted assets.

Basel I Leverage ratio - Basel I Tier 1 risk-based capital divided by adjusted average total assets.

Basel I Tier 1 risk-based capital - Total shareholders’ equity, plus trust preferred capital securities, plus certain noncontrolling interests that are held by others, less goodwill and certain other intangible assets (net of eligible deferred taxes relating to taxable and non-taxable combinations), less equity investments in nonfinancial companies, less ineligible servicing assets, and less net unrealized holding losses on available for sale equity securities. Net unrealized holding gains on available for sale equity securities, net unrealized holding gains (losses) on available for sale debt securities and net unrealized holding gains (losses) on cash flow hedge derivatives are excluded from total shareholders’ equity for Basel I Tier 1 risk-based capital purposes.

Basel I Tier 1 risk-based capital ratio - Basel I Tier 1 risk-based capital divided by period-end Basel I risk-weighted assets.

Basel I Total risk-based capital - Basel I Tier 1 risk-based capital plus qualifying subordinated debt and trust preferred securities, other noncontrolling interests not qualified as Basel I Tier 1, eligible gains on available for sale equity securities and the allowance for loan and lease losses, subject to certain limitations.

Basel I Total risk-based capital ratio - Basel I Total risk-based capital divided by period-end Basel I risk-weighted assets.

Basis point - One hundredth of a percentage point.

Carrying value of purchased impaired loans - The net value on the balance sheet which represents the recorded investment less any valuation allowance.

Cash recoveries - Cash recoveries used in the context of purchased impaired loans represent cash payments from customers that exceeded the recorded investment of the designated impaired loan.

Charge-off - Process of removing a loan or portion of a loan from our balance sheet because it is considered uncollectible. We also record a charge-off when a loan is transferred from portfolio holdings to held for sale by reducing the loan carrying amount to the fair value of the loan, if fair value is less than carrying amount.

Commercial mortgage banking activities - Includes commercial mortgage servicing, originating commercial mortgages for sale and related hedging activities. Commercial mortgage banking activities revenue includes revenue derived from commercial mortgage servicing (including net interest income and noninterest income, primarily in corporate services fees, from loan servicing and ancillary services, net of changes in fair value on commercial mortgage servicing rights due to time and payoffs (net of commercial mortgage servicing rights amortization for 2013 and prior periods), and commercial mortgage servicing rights valuations net of economic hedge), and revenue derived from commercial mortgage loans intended for sale and related hedges (including loan origination fees, net interest income, valuation adjustments and gains or losses on sales).

Common shareholders’ equity to total assets - Common shareholders’ equity divided by total assets. Common shareholders’ equity equals total shareholders' equity less the liquidation value of preferred stock.
Core net interest income - Core net interest income is total net interest income less purchase accounting accretion.

Credit spread - The difference in yield between debt issues of similar maturity. The excess of yield attributable to credit spread is often used as a measure of relative creditworthiness, with a reduction in the credit spread reflecting an improvement in the borrower’s perceived creditworthiness.

Derivatives - Financial contracts whose value is derived from changes in publicly traded securities, interest rates, currency exchange rates or market indices. Derivatives cover a wide assortment of financial contracts, including but not limited to forward contracts, futures, options and swaps.

Duration of equity - An estimate of the rate sensitivity of our economic value of equity. A negative duration of equity is associated with asset sensitivity (i.e., positioned for rising interest rates), while a positive value implies liability sensitivity (i.e., positioned for declining interest rates). For example, if the duration of equity is -1.5 years, the economic value of equity increases by 1.5% for each 100 basis point increase in interest rates.

Earning assets - Assets that generate income, which include: federal funds sold; resale agreements; trading securities; interest-earning deposits with banks; loans held for sale; loans; investment securities; and certain other assets.

Effective duration - A measurement, expressed in years, that, when multiplied by a change in interest rates, would approximate the percentage change in value of on- and off- balance sheet positions.

Efficiency - Noninterest expense divided by total revenue.

Fair value - The price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

FICO score - A credit bureau-based industry standard score created by Fair Isaac Co. which predicts the likelihood of borrower default. We use FICO scores both in underwriting and assessing credit risk in our consumer lending portfolio. Lower FICO scores indicate likely higher risk of default, while higher FICO scores indicate likely lower risk of default. FICO scores are updated on a periodic basis.

Funds transfer pricing - A management accounting methodology designed to recognize the net interest income effects of sources and uses of funds provided by the assets and liabilities of a business segment. We assign these balances LIBOR-based funding rates at origination that represent the interest cost for us to raise/invest funds with similar maturity and repricing structures.

Futures and forward contracts - Contracts in which the buyer agrees to purchase and the seller agrees to deliver a specific financial instrument at a predetermined price or yield. May be settled either in cash or by delivery of the underlying financial instrument.

GAAP - Accounting principles generally accepted in the United States of America.

Impaired loans - Loans are determined to be impaired when, based on current information and events, it is probable that all contractually required payments will not be collected. Impaired loans include commercial nonperforming loans and consumer and commercial TDRs, regardless of nonperforming status. Excluded from impaired loans are nonperforming leases, loans held for sale, loans accounted for under the fair value option, smaller balance homogenous type loans and purchased impaired loans.

Investment securities - Collectively, securities available for sale and securities held to maturity.

LIBOR - Acronym for London InterBank Offered Rate. LIBOR is the average interest rate charged when banks in the London wholesale money market (or interbank market) borrow unsecured funds from each other. LIBOR rates are used as a benchmark for interest rates on a global basis. PNC’s product set includes loans priced using LIBOR as a benchmark.

Loan-to-value ratio (LTV) - A calculation of a loan's collateral coverage that is used both in underwriting and assessing credit risk in our lending portfolio. LTV is the sum total of loan obligations secured by collateral divided by the market value of that same collateral. Market values of the collateral are based on an independent valuation of the collateral. For example, a LTV of less than 90% is better secured and has less credit risk than a LTV of greater than or equal to 90%.
Loss given default (LGD) - An estimate of loss, net of recovery based on collateral type, collateral value, loan exposure, or the guarantor(s) quality and guaranty type (full or partial). Each loan has its own LGD. The LGD risk rating measures the percentage of exposure of a specific credit obligation that we expect to lose if default occurs. LGD is net of recovery, through either liquidation of collateral or deficiency judgments rendered from foreclosure or bankruptcy proceedings.

Net interest margin - Annualized taxable-equivalent net interest income divided by average earning assets.

Nonaccrutable difference - Contractually required payments receivable on a purchased impaired loan in excess of the cash flows expected to be collected.

Nonaccrual loans - Loans for which we do not accrue interest income. Nonaccrual loans include nonperforming loans, in addition to loans accounted for under fair value option and loans accounted for as held for sale for which full collection of contractual principal and/or interest is not probable.

Nondiscretionary assets under administration - Assets we hold for our customers/clients in a nondiscretionary, custodial capacity. We do not include these assets on our Consolidated Balance Sheet.

Nonperforming assets - Nonperforming assets include nonperforming loans and OREO and foreclosed assets, but exclude certain government insured or guaranteed loans for which we expect to collect substantially all principal and interest, loans held for sale, loans accounted for under the fair value option and purchased impaired loans. We do not accrue interest income on assets classified as nonperforming.

Nonperforming loans - Loans accounted for at amortized cost for which we do not accrue interest income. Nonperforming loans include loans to commercial, commercial real estate, equipment lease financing, home equity, residential real estate, credit card and other consumer customers as well as TDRs which have not returned to performing status. Nonperforming loans exclude certain government insured or guaranteed loans for which we expect to collect substantially all principal and interest, loans held for sale, loans accounted for under the fair value option and purchased impaired loans. Nonperforming loans exclude purchased impaired loans as we are currently accreting interest income over the expected life of the loans.

Notional amount - A number of currency units, shares, or other units specified in a derivative contract.

Operating leverage - The period to period dollar or percentage change in total revenue (GAAP basis) less the dollar or percentage change in noninterest expense. A positive variance indicates that revenue growth exceeded expense growth (i.e., positive operating leverage) while a negative variance implies expense growth exceeded revenue growth (i.e., negative operating leverage).

Options - Contracts that grant the purchaser, for a premium payment, the right, but not the obligation, to either purchase or sell the associated financial instrument at a set price during a specified period or at a specified date in the future.

Other real estate owned (OREO) and foreclosed assets - Assets taken in settlement of troubled loans primarily through deed-in-lieu of foreclosure or foreclosure. Foreclosed assets include real and personal property, equity interests in corporations, partnerships, and limited liability companies.

Other-than-temporary impairment (OTTI) - When the fair value of a security is less than its amortized cost basis, an assessment is performed to determine whether the impairment is other-than-temporary. If we intend to sell the security or more likely than not will be required to sell the security before recovery of its amortized cost basis less any current-period credit loss, an other-than-temporary impairment is considered to have occurred. In such cases, an other-than-temporary impairment is recognized in earnings equal to the entire difference between the investment’s amortized cost basis and its fair value at the balance sheet date. Further, if we do not expect to recover the entire amortized cost of the security, an other-than-temporary impairment is considered to have occurred. However for debt securities, if we do not intend to sell the security and it is not more likely than not that we will be required to sell the security before its recovery, the other-than-temporary loss is separated into (a) the amount representing the credit loss, and (b) the amount related to all other factors. The other-than-temporary impairment related to credit losses is recognized in earnings while the amount related to all other factors is recognized in other comprehensive income, net of tax.

Parent company liquidity coverage - Liquid assets divided by funding obligations within a two year period.

Pretax earnings - Income before income taxes and noncontrolling interests.

Pretax, pre-provision earnings - Total revenue less noninterest expense.
Primary client relationship - A corporate banking client relationship with annual revenue generation of $10,000 to $50,000 or more, and for Asset Management Group, a client relationship with annual revenue generation of $10,000 or more.

Probability of default (PD) - An internal risk rating that indicates the likelihood that a credit obligor will enter into default status.

Purchase accounting accretion - Accretion of the discounts and premiums on acquired assets and liabilities. The purchase accounting accretion is recognized in net interest income over the weighted-average life of the financial instruments using the constant effective yield method. Accretion for purchased impaired loans includes any cash recoveries received in excess of the recorded investment.

Purchased impaired loans - Acquired loans determined to be credit impaired under FASB ASC 310-30 (AICPA SOP 03-3). Loans are determined to be impaired if there is evidence of credit deterioration since origination and for which it is probable that all contractually required payments will not be collected.

Recorded investment (purchased impaired loans) - The initial investment of a purchased impaired loan plus interest accretion and less any cash payments and writedowns to date. The recorded investment excludes any valuation allowance which is included in our allowance for loan and lease losses.

Recovery - Cash proceeds received on a loan that we had previously charged off. We credit the amount received to the allowance for loan and lease losses.

Residential development loans - Project-specific loans to commercial customers for the construction or development of residential real estate including land, single family homes, condominiums and other residential properties.

Residential mortgage servicing rights hedge gains/(losses), net - We have elected to measure acquired or originated residential mortgage servicing rights (MSRs) at fair value under GAAP. We employ a risk management strategy designed to protect the economic value of MSRs from changes in interest rates. This strategy utilizes securities and a portfolio of derivative instruments to hedge changes in the fair value of MSRs arising from changes in interest rates. These financial instruments are expected to have changes in fair value which are negatively correlated to the change in fair value of the MSR portfolio. Net MSR hedge gains/(losses) represent the change in the fair value of MSRs, exclusive of changes due to time decay and payoffs, combined with the change in the fair value of the associated securities and derivative instruments.

Return on average assets - Annualized net income divided by average assets.

Return on average capital - Annualized net income divided by average capital.

Return on average common shareholders’ equity - Annualized net income attributable to common shareholders divided by average common shareholders’ equity.

Risk-weighted assets - Computed by the assignment of specific risk-weights (as defined by the Board of Governors of the Federal Reserve System) to assets and off-balance sheet instruments.

Securitization - The process of legally transforming financial assets into securities.

Servicing rights - An intangible asset or liability created by an obligation to service assets for others. Typical servicing rights include the right to receive a fee for collecting and forwarding payments on loans and related taxes and insurance premiums held in escrow.

Taxable-equivalent interest - The interest income earned on certain assets is completely or partially exempt from Federal income tax. As such, these tax-exempt instruments typically yield lower returns than taxable investments. To provide more meaningful comparisons of yields and margins for all interest-earning assets, we use interest income on a taxable-equivalent basis in calculating average yields and net interest margins by increasing the interest income earned on tax-exempt assets to make it fully equivalent to interest income earned on other taxable investments. This adjustment is not permitted under GAAP on the Consolidated Income Statement.

Total equity - Total shareholders’ equity plus noncontrolling interests.

Transaction deposits - The sum of interest-bearing money market deposits, interest-bearing demand deposits, and noninterest-bearing deposits.
Troubled debt restructuring (TDR) - A loan whose terms have been restructured in a manner that grants a concession to a borrower experiencing financial difficulties.

Watchlist - A list of criticized loans, credit exposure or other assets compiled for internal monitoring purposes. We define criticized exposure for this purpose as exposure with an internal risk rating of other assets especially mentioned, substandard, doubtful or loss.

Yield curve - A graph showing the relationship between the yields on financial instruments or market indices of the same credit quality with different maturities. For example, a “normal” or “positive” yield curve exists when long-term bonds have higher yields than short-term bonds. A “flat” yield curve exists when yields are the same for short-term and long-term bonds. A “steep” yield curve exists when yields on long-term bonds are significantly higher than on short-term bonds. An “inverted” or “negative” yield curve exists when short-term bonds have higher yields than long-term bonds.